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HANDBOOK of LIFE and ACCIDENT INSURANCE on the ASSESSMENT PLAN 1895

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GRADUATE SCHOOL
OF BUSINESS
ADMINISTRATION
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HENRY J. REINMUND, President. CHAS. M. TURNER, Sec'y and Gen'l Manager. J. W. MANIER, Treasurer.

SUMMARY OF THE BUSINESS

OF THE

SECURITY MUTUAL LIFE

ASSOCIATION

SINCE ORGANIZATION.

INSURANCE IN FORCE.

January 1, 1888	$1,034,000.00
January 1, 1889	2,189,500.00
January 1, 1890	3,575,500.00
January 1, 1891	4,814,500.00
January 1, 1892	5,701,500.00
January 1, 1893	7,663,800.00
January 1, 1894	10,745,300.00
JANUARY 1, 1895	13,756,200.00

ASSETS.

January 1, 1888	$15,031.73
January 1, 1889	40,126.23
January 1, 1890	79,794.32
January 1, 1891	117,371.84
January 1, 1892	150,065.89
January 1, 1893	180,072.60
January 1, 1894	253,773.99
JANUARY 1, 1895	330,669.24

Average yearly death rate experienced by the Association for each $1000 insurance in force $5.11

Insurance written in 1893 ..... $4.897,100.00

Insurance written in 1894 ..... 5,839,900.00

CORRESPONDENCE SOLICITED.

ADDRESS **CHARLES M. TURNER, Sec'y and Gen'l Manager,**

BINGHAMTON, N. Y.

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"OF THE PEOPLE, BY THE PEOPLE, AND FOR THE PEOPLE."

1877—19TH YEAR—1895.

HON. A. W. BERGGREN, President.

W. H. SMOLLINGER, Secretary.

The Covenant Mutual Life Ass'n

OF GALESBURG, ILL.

The recent examination of this Association by the Four States, Illinois, Iowa, Michigan and Ohio, concludes with the following clause: "This Association deservedly occupies a front rank among assessment insurance companies. The size and condition of its membership, the large amount of benefits which it has annually destributed to beneficiaries, the promptness, fairness, and liberality with which it has met its losses, shows that its members have had reliable indemnity under its policies. The members are to be congratulated upon the magnificient accomplishment of building up an association consisting of over 46,000 persons with over One Hundred Millions of Dollars of insurance in force, and should be encouraged to give it that loyal support which can with prudent, economical and efficient management greatly increase its size and usefulness and give it a like measure of success in the future."

INFORMATION CHEERFULLY SUPPLIED AT THE HOME OFFICE, GALESBURG, ILLINOIS.

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JUST THINK OF IT!

National Mutual Life Association,

401-406 New York Life Building,

MINNEAPOLIS, - - MINNESOTA.

Natural Premium Insurance is Popular because it is in the Interest of the People, and not of a few stockholders and officers.

Read these Facts of the National Mutual Life:

Insurance in force.....over $15,000,000.00
Paid to Policyholders in 1894.....$100,496.00
Paid to Policyholders the last 8 years.....over $670,000.00
Number of Policies in force December 31, 1894.....7,221
Total Assets December 31, 1894 .....$158,767.87
Total Actual Liabilities.....$2,780.63
Balance Net Assets December 31, 1894.....$154,987.24
Business all in Healthful Districts.
Death Rate per Thousand, in 1894.....7
Plan fully up to date. The most progressive and conservative Association in the Northwest.
Seven Different Forms of Modern, New System Policies Issued.
Whole Life, Annuity, Single Premium and Limited Payment Insurance sold at Actual Cost.

If you are a first-class Agent you can secure a permanent contract where your services will be appreciated and amply rewarded. Write to

IRA F. MURPHY, *Secretary.*

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American Legion of Honor.

MEMBERSHIP, - - - 56,060.

CASH ASSETS, - - $599,027.06.

Death Benefits.....$1,000 to $3,000
Relief Benefits.....$4 to $12 per week.

Over $30,000,000 Paid to Beneficiaries.

Accumulated Reserve.....$581,566.34
First Dividend on Emergency Fund returned to members in 1891 amounted to.....$104,537 60
Second Dividend in 1892.....$178,500.00
Third Dividend in 1893.....$163,840.50
Fourth Dividend in 1894.....$157,924 27

Every Benefit Certificate issued by the American Legion of Honor secures to the member in case of accident or sickness a Relief Benefit.

$1,000	Benefit	Carries	$4.00	Weekly	Relief	Benefit.
2,000	"	"	8.00	"	"	"
3,000	"	"	12.00	"	"	"

Relief Advanced.....$665,665.00

For further information in relation to the Order and terms for organizing, address

ADAM WARNOCK, Supreme Secretary,

200 Huntington Avenue. BOSTON, MASS.

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TENTH ANNUAL EDITION. CAREFULLY CORRECTED TO JUNE, 1895.

HAND-BOOK

OF

LIFE AND ACCIDENT INSURANCE

ON THE

Assessment or Natural Premium Plan.

A COMPILATION OF STATISTICS, LAWS AND DECISIONS RELATING TO THE MUTUAL SYSTEM OF LIFE AND ACCIDENT INSURANCE.

PRICE, - - - $2.00.

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NEW YORK:
THE SPECTATOR COMPANY, New York
1895.

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Mar. 30, 1923

MUTUAL RESERVE

"FOUNDED UPON A ROCK."

FUND LIFE ASSOCIATION

E. B. HARPER, President.

MUTUAL RESERVE BUILDING.

40 MILLION DOLLARS SAVED IN PREMIUMS. 40

THE MUTUAL RESERVE, by reducing the rates to harmonize with the amount required for Death Claims, has already saved its policyholders over forty million dollars in premiums.

10 THOUSAND DOLLARS. 10

The total cost for the last 14 years for **$10,000** insurance in the **Mutual Reserve** amounts to less than Old System Companies charge for **$4,500** at ordinary life rates—the saving in premiums being equal to a cash dividend of nearly **60 per cent.**

60 PER CENT DIVIDEND Saved in Premiums. 60

"And when the flood arose, the stream beat vehemently upon that house, and could not shake it; for it was founded upon a rock."

THE RESERVE FUND PROTECTED.

The Reserve, Emergency, Fund *is held in trust for the policyholders* by the Central Trust Company of New York, and other reliable corporations, and Departments appointed by Government.

☞ *Not a single dollar of the accumulated or invested reserve fund has ever been used or required either for the payment of death losses or for any other purpose.*

EXCELLENT POSITIONS OPEN

in its Agency Department in every Town, City and State, to experienced and successful business men, who will find the *Mutual Reserve the very best Association they can work for.*

Further information supplied by any of the *Managers, General or Special Agents* in the United States, Canada, Great Britain or Europe.

1881 : THE ELOQUENCE OF RESULTS : 1895

No. of POLICIES IN FORCE, over	**98,000**
Interest Income, annually, exceeds	**$135,000**
Bi-Monthly Income exceeds	**800,000**
RESERVE Emergency Fund, exceeds	**3,900,000**
Death Claims Paid, over	**22,000,000**
New Business in 1894, over	**81,000,000**
INSURANCE IN FORCE, exceeds	**300,000,000**

HOME OFFICE, cor. Broadway and Duane St., NEW YORK.

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INTRODUCTION.

THE publishers take pleasure in presenting the tenth annual edition of the HAND-BOOK OF LIFE AND ACCIDENT INSURANCE ON THE ASSESSMENT PLAN. It has been compiled from official and special reports with great care, and several new and important features added to the information contained in previous issues. Until the publication of the HAND-BOOK was undertaken by us, very little accurate information relative to assessment associations was accessible to the general public, but the systematic manner in which we have presented the statistics of the various associations from year to year has enabled the public to judge of their standing and merits. The HAND-BOOK is now so well known and generally recognized as standard authority that it is not necessary for us to do more in this place than to refer to its principal features.

A new and valuable table shows the rates charged per $1000 of insurance by the more prominent assessment associations and fraternal societies, whereby a comparison of cost in different associations can be made at a glance.

Another new table shows the insurance account of a large number of associations and societies, giving the number of policies issued by each during the last ten years, the number terminated by death and lapse, the number and amount in force each year and the death rate on each thousand policies exposed. This information is valuable for the use of all persons interested in life insurance.

Still another new table shows the amount of the reserve fund maintained by a large number of associations and fraternal societies, and the amount realized by each from a single assessment upon its entire membership.

A special article on the subject of "Assessment Reserve Funds," by Lucius McAdam, actuary and counselor-at-law, will be found a valuable contribution to the literature of assessment insurance.

In Statutory Requirements an effort is made to show in concise form what is required by the various States of companies of other States desiring to transact business therein. The synopsis for each State was submitted to the supervising official of such State, and changes and corrections made to correspond with existing laws.

The Digest of Insurance Decisions contains a brief statement of many cases of interest that came before the courts within the past year and the decisions reached in such cases. This information is important and valuable, not only to managers of companies, but to agents, and should be of great assistance to them in the prosecution of their work.

The regular statistical tables brought up to date, giving the financial standing and business transactions of a large number of associations, show at a glance, in comparative form, all the material facts of each company's transactions and standing during a period of five years.

Directories of Life Associations and of Accident Associations give the

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name, location and principal officers of a large number of associations, while in the department of "Directors of Associations" will be found the names of the men who are actively identified with the business of assessment insurance.

A table entitled "Claims Paid from Organization" gives the amounts paid by a large number of life and accident associations, and also by the more prominent fraternal societies.

There are many other interesting and valuable features in the HAND-BOOK, which we commend to all persons interested in life or accident insurance.

Without further comment we leave the HAND-BOOK to speak for itself, but take this opportunity to thank most cordially all who have rendered us assistance in the preparation of this volume.

THE SPECTATOR COMPANY.

COMPARATIVE AGGREGATES FOR FIVE YEARS.

In the last column of the following table will be found the aggregates of the tables entitled "Statistics of Assessment Insurance," given herein for 1894. The other columns give similar aggregates for preceding years. An approximate idea of the growth of the business can thus be obtained at a glance.

LIFE COMPANIES.

	414 Companies, 1890.	458 Companies, 1891.	463 Companies, 1892.	508 Companies, 1893.	505 Companies, 1894.
	$	$	$	$	$
Paid by members	44,028,240	48,850,621	54,081,104	56,716,085	60,471,073
Total income	47,349,199	52,854,885	58,878,625	61,660,423	63,595,447
Paid for claims	38,751,279	42,713,332	47,928,162	49,886,719	52,782,622
Total disbursements	44,722,352	49,936,664	56,201,495	58,971,683	62,639,904
Assets	† 24,797,540	† 29,283,712	† 34,053,999	† 38,903,365	† 42,827,674
Liabilities	† 8,286,427	† 9,827,257	† 10,358,259	† 15,776,697	† 16,431,999
Insurance written*	† 541,973,801	† 643,101,747	† 687,881,030	† 720,306,406	† 836,532,964
Insurance in force*	† 3,049,177,147	† 3,465,532,841	4,095,150,572	4,465,353,885	† 4,820,520,617

ACCIDENT COMPANIES.

	60 Companies, 1890.	60 Companies, 1891.	62 Companies, 1892.	62 Companies, 1893.	63 Companies, 1894.
	$	$	$	$	$
Paid by members	2,896,345	3,154,403	3,399,271	3,129,400	2,746,376
Total income	3,199,542	3,843,749	4,001,438	3,713,343	3,304,937
Paid for claims	1,168,376	1,639,518	1,694,715	1,678,675	1,445,516
Total disbursements	3,005,687	3,802,432	3,772,712	3,553,642	3,189,863
Assets	1,471,309	1,726,017	2,002,233	1,791,932	1,815,495
Liabilities	437,397	517,872	551,150	437,487	530,351
Certificates written	210,526	227,291	197,748	183,812	163,520
Insurance in force	938,743,501	1,186,507,860	1,249,906,687	1,027,471,653	949,854,366

* The amounts of insurance written and in force are probably twenty per cent greater than the figures show, as a large number of organizations do not report these items. † Only six lodges of the A. O. U. W. are included in these amounts, while the other items include the entire order.

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BAY STATE BENEFICIARY ASSOCIATION,

31 State Street, BOSTON, MASS.

(Worthington Building).

Hon. JOHN Q. A. BRACKETT (Ex-Gov. of Mass.), - - President.
F. E. LITCHFIELD, - - - - - - - - - Secretary.

THIS Association, having recently moved its HOME OFFICE from Westfield to Boston, is to-day in better shape to transact the business of LIFE INSURANCE on the Natural Premium Plan than ever before.

THE POLICY gives every desirable option that can be incorporated to benefit the holder.

It Gives

CASH SURRENDER VALUES,
DIVIDENDS, and provision for
PERMANENT DISABILITY.

THE RATES are low—yet safe—and do not increase with age.

THE RESERVE is over $270,000.00, and is constantly increasing.

TO AGENTS:

WE HAVE 17,000 Policyholders.
nearly FIFTY MILLIONS of business in force
a large Reserve Fund.

Ample Territory and Liberal Terms to first-class men.

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ARE YOU DISSATISFIED WITH YOUR PRESENT INCOME?

Apply for an Agency in the

Massachusetts Benefit Life Association.

GOOD COMMISSIONS.

GOOD TERRITORY.

GOOD PROSPECTS.

SIXTEEN YEARS IN THE FIELD.

OVER $1,100,000 CASH SURPLUS.

Cost 60 Per Cent Usual Rates. Attractive Policies.
Issues Contract Incontestable from Date.
Honorable Management. Send for Circular.

GEORGE A. LITCHFIELD, President, - - 53 State Street, Boston, Mass.

NOT THE LARGEST, BUT THE BEST.

The gold dollar is smaller than the silver, but **it** is just what the people want **now.**

THE

HOME SECURITY LIFE ASSOCIATION,

EDDY BUILDING,

SAGINAW, MICHIGAN,

Has level flexible premium rates, based on the American Table of Mortality, and which are **nearly as high as the old line rates.**

This Company issues Whole Life, Expectancy, Renewable Term, Single Premium, Limited Payment, and Accumulation Policies.

The policies have the modern conditions of cash, paid-up and extended values and are incontestable and non-forfeitable after the third year.

A **large Reserve** is carried which ensures the safety of the member and the permanency of the Association.

An annual distribution of dividends is made and accredited to each policy account and the same is paid to the member every fifth year in cash or in insurance.

All contracts are modern, plain, liberal and non-restrictive.

Managers and Agents of ability are wanted in every State.

O. M. BELFRY, M.D., President. JOHN W. FOOT, Secretary

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The German American Mutual Life Association

OF

Issues Annual Renewable, Limited Term, Life Expectancy and all forms of policies that are possible under the natural premium system.

All plans are at the lowest rates consistent with safety. All forms have Cash Dividends, Cash Surrender Values, Extended Insurance, Loan Features and Incontestability, and meet fully the want of the Insuring public.

If you want to make money, apply to the GERMAN AMERICAN MUTUAL LIFE ASSOCIATION for an Agency, Atlanta, Ga.

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FLEXIBLE LEVEL PREMIUM PLAN.

This plan of life insurance, generally known as the "Fouse System," is unique, equitable, economical, and absolutely secure. It affords all the conveniences of the old line or level fixed premium, and avoids all the objections to it.

The advantages of the **LEVEL FLEXIBLE PREMIUM ARE:**

1st. Being based on actual insurance experience, it affords a reduction of about thirty per cent.

2d. A uniform charge for all ages to cover the expense of management, which is limited in the policy contract.

3d. Policies are valued on basis of past insurance experience, instead of a hypothetical table, and interest at four per cent., for the purpose of determining the sufficiency of the premium, and not as a test of solvency. If the fund on hand, in which the members have a common or undivided interest, at any time should not equal the present worth of the future deficiencies, an assessment, under the "safety clause," must be levied, to make good the deficiency, without, however, changing the current periodical payments.

4th. Periodical payments adjusted to the convenience of policy-holders and non-forfeitable.

The first company to operate this plan, and the only company which operates it in its entirety, is

THE FIDELITY MUTUAL LIFE ASSOCIATION

OF PHILADELPHIA.

It was incorporated in 1878.

It is the strongest of the strong life insurance companies, although one of the youngest.

It makes no claim for bigness, although it has $55,000,000 insurance in force, paid $2,750,000 in losses, and has a cash surplus of over $1,000,000, but it does claim, and can prove it, that its loss paying-power is unequaled.

NEW HOME OFFICE BUILDING OF
THE FIDELITY MUTUAL LIFE ASSOCIATION.

OFFICERS:

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ALEXANDER MCKNIGHT, Vice-President.

W. S. CAMPBELL, Sec. and Solicitor.

O. C. BOSBYSHELL, Treasurer.

S. C. BOLLING, Supt. of Agents.

MEDICAL DIRECTORS;

Dr. H. G. HILL.

Dr. J. R. LEVAN.

Dr. J. L. YARD.

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IT WILL PAY YOU

Well to look into these matters a little deeper.

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WHAT THE LAWS REQUIRE.

SYNOPSES OF THE STATUTORY REQUIREMENTS OF THE VARIOUS STATES AND TERRITORIES.

In the following pages we present synopses of the statutory requirements of the various States and Territories relating to life and accident insurance as affecting associations doing business on the assessment plan. This brief abstract of the requirements is compiled to March 15, at which date it was necessary to go to press with THE HAND-BOOK. The synopsis as prepared for each State has been submitted to the insurance official of such State for examination and correction, and was returned by him with his approval. It will be found, therefore, that this outline of the statutory requirements is correct to the above date in all essential particulars and gives all the material points relative to the admission of an assessment association to any given State or Territory.

ALABAMA.

SUPERVISING OFFICER—JOHN PURIFOY, AUDITOR OF STATE, MONTGOMERY.

Preliminary Documents.—Each association must designate some place within the State as its principal office and some person residing in such place as an attorney to accept service of legal process. Each association must obtain certificate of authority from the Auditor.

Annual Statements.—Annual statements must be filed with the Auditor on or before March 1, giving details of the transactions of the associations during the year ending December 31 preceding. Statement must show number of members, number who became members during the year, terminations, cause of the same, total receipts and source thereof, total expenditures and objects thereof. Statement must be made on blanks furnished by the Auditor.

Policy Conditions.—No provision.

Prohibitions.—No provision.

License.—All insurance companies, whether assessment or otherwise, are required to pay $100 for license.

Taxes.—The following is the full text of the law approved February 20, 1893: All insurance companies, whether chartered or organized under any of the laws of this State, or of any other State or country, doing business in this State, either as a fire, fire and marine, or inland insurance company, and every life insurance company

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doing business upon any plan, whether mutual, co-operative, assessment or otherwise, and every accident or guarantee company, and every other style or class of insurance company must, upon filing their annual statement, required by law, pay to the State Treasurer, upon the gross premiums received by them from their business in this State, during the year ending on the 31st day of December next preceding, after deducting returned premiums on canceled policies and losses actually paid during said year in the State, a tax of one per cent, and no credit of any kind shall be allowed or given, either as a reduction of taxes, or of liabilities to any corporation transacting business in this State, for reinsurance made in corporations not authorized to issue policies of insurance in this State. All property, real and personal, belonging to insurance companies doing business in this State, shall be assessed in the counties of which such property is situated for taxation at the same rate as other property. When the facts can be established before a court of competent jurisdiction, that the license tax or the amount of same has been added to the amount of the premium to be paid on fire or life policies or that the rates of insurance has been raised, thereby imposing the payment of said license tax upon the insured, in evasion of the spirit and purpose contemplated in the act, the company so offending shall forfeit to the State the sum of $500, to be recovered in the circuit or city court having jurisdiction, on motion of the solicitor after ten days' notice.

Penalties.—An officer or agent whose duty it is to make any report or perform any act provided for, who shall make any false or fraudulent statement or shall solicit business for an unauthorized association, or in any manner refuse to comply with the provisions of the act, shall be deemed guilty of a misdemeanor and punished by a fine of not less than $100 nor more than $500, or by imprisonment in the county jail of not less than ten days nor more than one year, or by both such fine and imprisonment.

Fraternal Societies.—The act does not apply to any secret or benevolent societies, such as the Masons, Odd Fellows, Knights of Pythias, or orders of like character.

ARIZONA.

SUPERVISING OFFICER—JAMES A. FLEMING, TERRITORIAL TREASURER AND INSURANCE COMMISSIONER, PHŒNIX.

Arizona has no laws relating to assessment insurance, but the laws relating to regular life insurance will be applied to assessment associations.

ARKANSAS.

SUPERVISING OFFICER—C. B. MILLS, AUDITOR OF STATE, LITTLE ROCK.

Arkansas has no special laws relating to assessment associations, but every insurance company without capital, seeking to do business in the State, is required to execute a bond in the sum of $20,000 for the protection of policyholders, to be approved by and filed with the Auditor of State.

Fraternal orders excepted from this provision.

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CALIFORNIA.

SUPERVISING OFFICER—M. R. HIGGINS, INSURANCE COMMISSIONER, SAN FRANCISCO.

Preliminary Documents.—Each association must deposit with the Insurance Commissioner a certified copy of its charter, or other instrument, required by its home authorities; a statement under oath, of its president or secretary of its business for the preceding year, in such form as may be required by the Insurance Commissioner; an appointment of a general agent, service upon whom shall bind the corporation; a certificate that for the next preceding twelve months it has paid, in full, the maximum amount named in its contracts of insurance; a certificate from the proper officer of its State or Government that like corporations of this State are legally entitled to do business in such State or country; copies of its contracts of insurance and applications, which must show that the liabilities of its members are not limited to fixed premiums; and evidence, satisfactory to the Insurance Commissioner, that the corporation has accumulated a fund equal to that required of like corporations in this State, constituting a reserve or surplus fund, held in trust for the benefit of its contract holders, and so invested and held as required by the laws of the State or Government under which such corporation was organized. The Insurance Commissioner shall thereupon issue a license to such corporation to do business in this State. This license must be renewed annually, and may be revoked whenever it is ascertained that the statements required to be made by this section are not true. Upon such revocation, notice thereof shall be given by the Insurance Commissioner, by publication in some newspaper published in the city and county of San Francisco, for two weeks daily, and no new contracts shall be made by such company in this State. When any other State or country imposes any additional license, fees, taxes, or penalties upon any corporation organized or doing business under this act, like license, fees, taxes or penalties shall be imposed upon corporations of the same kind, and their agents, of such State or country doing busines in this State.

Annual Statements.—Annual statements must be filed with the Commissioner on or before February 1, showing the condition of the association on December 30 preceding.

Prohibitions.—No policy or certificate issued by any corporation or association shall lapse or be lapsed for the non-payment of any assessments, dues or premiums, unless the corporation or association has first mailed to the insured under such policy or certificate, at his or her last given post office address, a notice setting forth the amount to be paid, and the time the same is due and payable; and such notice shall be mailed at least fifteen days before the assessment is due.

Fees.—For filing charter, $30; filing annual statement, $20; filing other papers, $5 each; license to agent, $1.

Penalties.—Any solicitor, agent, employe, examining physician, or other person making a false or fraudulent statement to any corporation doing business under this act with reference to any application for insurance, or for the purpose of obtaining any money or benefit from such corporation, shall be guilty of a misdemeanor and upon conviction shall be punished by a fine of not less than $100 nor more than $500, or by imprisonment in the county jail for not less than thirty days nor more than one year, or by both such fine and imprisonment, in the discretion of the court; and any person who shall make a false statement of any material fact or thing in a sworn statement as to the death or disability of a contract holder in any such corporation, for the purpose of procuring or aiding the beneficiary or beneficiaries, or contract holder in procuring the payment of the benefit named in the contract, shall be guilty of perjury, and may be proceeded against and punished as provided by the statutes of this State in relation to the crime of perjury.

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CANADA.

SUPERVISING OFFICER—WILLIAM FITZGERALD, SUPERINTENDENT OF INSURANCE, OTTAWA.

Preliminary Documents.—A Canadian association must be registered in the office of the Superintendent of Insurance, but no deposit is required. A foreign corporation or association must be licensed by the Minister of Finance, but before receiving a license must deposit with him the sum of $50,000. License entitles it to do business as long as it pays its losses to the full limit named in the certificate. Other deposits may be required by the Minister of Finance upon a report of the Superintendent of Insurance approved by the Treasury Board.

Annual Statements.—Annual statements must be filed with the Superintendent of Insurance on or before March 1, showing the business transactions of the preceding year ending December 31.

Policy Conditions.—Death claims are made a first charge on all moneys realized by assessments. No deduction will be allowed from any such death claim on any account whatever. Every notice of assessment must specify the cause and purpose of it. Every application, policy and certificate issued or used by any company in Canada shall have printed thereon in conspicuous space and in different colored ink and in good sized type: "This association is not required by law to maintain the reserve which is required of ordinary life insurance companies." Every certificate must contain a promise to pay the whole amount mentioned therein, and the association is bound forthwith, from time to time, to make assessments of an amount adequate to pay all applications created under such certificates or policies without abatement. All conditions or stipulations affecting the contract must be stated in full on the policy. The words "Assessment System" must be printed in large type at the head of every policy and of every application, and also on every circular and advertisement issued in Canada.

Prohibitions.—Associations are prohibited from doing business without paying a license fee and obtaining a certificate.

Fees.—The Superintendent is empowered to assess all insurance companies to defray the expenses of his office *pro rata* upon gross premiums received in Canada during each year. Such assessment to be paid on or before March 31.

Penalties.—Neglect to file annual statements subjects the offender to a penalty of $10 for each day during which such company remains in default. Transacting business for an unauthorized company subjects the offender to a penalty of not less than $20 nor more than $50 for the first offense; for the second offense, imprisonment without the option of a fine.

COLORADO.

SUPERVISING OFFICER—C. C. PARKS, SUPERINTENDENT OF INSURANCE, DENVER.

Preliminary Documents.—Associations must file with the Superintendent of Insurance a certified copy of its charter, and power of attorney appointing Superintendent attorney for service of process, and a statement, under oath, of its president of its business for the preceding year; a certificate under oath of its president and secretary that it has paid for the twelve months, then next preceding, the amount named in its policies or certificates in full. The certificate of the proper officer of another State that the association is legally authorized to do business will be accepted. A copy of

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its policy or certificate and application must be filed with the Superintendent. Thereupon a certificate of authority will be issued. Other requirements in accordance with the reciprocal provisions.

Annual Statements.—Annual statements must be filed with the Superintendent on or before March 1, showing the condition of the associations December 31 preceding.

Policy Conditions.—Calls for payments under the certificate or policy must state the purpose of the assessment, and whether any part of the money called is to be used for expenses, and if so how much.

Prohibitions.—Associations are prohibited from insuring the life of any person more than sixty years of age, or any life in which the beneficiary named has no interest.

Taxes.—Two per cent on gross premiums received or written to be paid to Superintendent of Insurance on or before March 1.

Fees.—For filing articles of incorporation, $50; for filing power of attorney, $50; for filing copy of charter, $25; filing annual statement, $50; certificate of authority to do business, $5; for each copy of such certificate, for use of agents, $2; copies of papers on file, 20 cents per folio; certifying same, $1.

Penalties.—Any solicitor, agent, or examining physician who shall make any false or fraudulent statement or representation in any application for insurance, or for the purpose of obtaining any money or benefit, shall be deemed guilty of a misdemeanor, and upon conviction shall be fined not less than $100 nor more than $500, or imprisonment in the county jail not less than thirty days nor more than one year, or both, at the discretion of the court.

Fraternal Societies.—Fraternal societies conducting their business on the lodge plan, and organizations which do not employ paid agents in soliciting business, or limit their certificateholders to a particular order or fraternity, are exempt from the provisions of the law, except as to filing annual statements, for which the fee is 50.

CONNECTICUT.

SUPERVISING OFFICER—BURTON MANSFIELD, INSURANCE COMMISSIONER, HARTFORD.

Preliminary Documents.—Association must deposit with the Commissioner a certified copy of its charter and copy of its statement showing its business transactions for the year ending December 31 preceding; a certificate that it has paid and has the ability to pay its certificates or policies to the full limits named therein; that it does not issue such certificates upon lives of persons more than sixty-five years of age; that its certificates are payable only to beneficiaries who have an insurable interest in the life of the insured; that an ordinary assessment upon its members is sufficient to pay its maximum certificate of membership, issued to residents of this State. Also a certificate from the proper officer of some other State certifying that it is legally entitled to do business, and that associations similarly chartered in Connecticut are entitled to do business in the State wherein the applying company is organized. A copy of the constitution and by-laws of the association must be filed, together with a copy of the form of each certificate issued by it, and a copy of the application. The Insurance Commissioner must be appointed the attorney of the association to accept service of legal process. The Commissioner will issue a certificate of authority to the association and also certificates to agents designated by the association. Solicitors held to be agents of the company and must obtain certificates.

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Annual Statements.—Annual statements must be filed with the Commissioner on or before March 1, showing the condition of the company December 31 preceding. Such reports to be made upon blanks to be furnished by the Insurance Commissioner and the substance thereof published in his annual report.

Examination.—The Commissioner is required by statute to make an examination of its affairs at its expense.

Policy Conditions.—No provision.

Prohibitions.—Associations prohibited from issuing certificates upon the lives of persons more than sixty-five years of age or for the benefit of any person who has not an insurable interest in the life of the insured.

Fees.—For filing copy of annual statement, not less than $10; issuing license to company, not less than $10; issuing certificates to agents, not less than $2 each. Other fees and taxes regulated by reciprocal provisions.

Penalties.—For doing business without a license a penalty of not less than $100 nor more than $500 is provided for each offense. For failure to make annual report within the prescribed time, or neglect for more than thirty days to pay any final judgment rendered against it in the courts of the State, the Insurance Commissioner shall revoke the authority of the association to do business and publish the fact of such revocation..

Fraternal Societies.—Secret and fraternal societies and associations organized for benevolent and charitable purposes are exempt from the provisions of this law.

DELAWARE.

SUPERVISING OFFICER—PETER K. MEREDITH, INSURANCE COMMISSIONER, GEORGETOWN.

Preliminary Documents.—Association must obtain from the Insurance Commissioner a certificate of authority to do business, file with him a certified copy of its charter and appoint some resident or agent within the State as its attorney to accept service of legal process.

Annual Statements.—Annual statements must be filed on or before February 1, showing the condition of the association on December 31 preceding.

Policy Conditions.—No provision.

Prohibitions.—No provision.

Fees.—For filing charter, $10; final annual statement, $10; for each certificate of authority, $2; copies of papers on file, 20 cents per folio; affixing seal and certifying same, $1; examinations, actual expenses incurred.

Taxes.—Associations required to pay a tax of one and one-half per cent on gross premiums collected in the State.

Penalties.—For doing business for an unauthorized association a penalty of not less than $100 nor more than $500, or imprisonment not exceeding six months, is imposed, at the discretion of the court.

Fraternal Societies.—Benevolent and fraternal organizations are exempt from the operations of the law.

DISTRICT OF COLUMBIA.

SUPERVISING OFFICERS, THE DISTRICT COMMISSIONERS—MATTHEW TRIMBLE, ASSESSOR, WASHINGTON.

Preliminary Documents.—Satisfactory evidence must be presented to the Commissioners of the District that the association is duly authorized and entitled to do

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business, and thereupon a license will be issued to it. A resident of the Distric must be appointed attorney to accept service of legal process.

Annual Statements.—Annual statements must be filed with the Commissioners within sixty days from January 1, showing the condition of the association December 31 preceding. Semi-annual statements must be printed in March and September in two newspapers published in the District, showing condition of the association at the close of the preceding six months.

Policy Conditions.—A copy of the application made by the assured must be attached to the certificate issued.

Prohibitions.—No provision.

Fees.—No provision.

Penalties.—Association failing to make statement as required to forfeit $100 for each day's neglect. Doing business for an unauthorized association subjects the offender to a penalty of $100 for each offense. License to be revoked for failure to print semi-annual statements.

Fraternal Societies.—Fraternal societies exempt from the operations of the law.

FLORIDA.

SUPERVISING OFFICER—C. B. COLLINS, STATE TREASURER, TALLAHASSEE.

Preliminary Documents—Association must obtain a certificate of authority from the State Treasurer and file with him a certificate showing the condition of the association. Association must file a stipulation that service of legal process may be made upon an agent of the association in the State. Assessment life companies must show an investment of $100,000, just as old line companies. The laws of Florida make no distinction between them.

Annual Statements.—Annual statements must be filed with the Board of Insurance Commissioners in the month of January, showing the condition of the association December 31 preceding. Abstracts of these statements must be printed in a newspaper of general circulation published at the capital.

Policy Conditions.—No requirement.

Prohibitions.—No requirements.

Fees.—For filing statement, to the State Treasurer, $5.

Licenses.—Association must pay an annual license fee of $200 in October of each year, and agents must pay $10 annually to the tax collector in each county in which they do business.

Penalties.—Any person violating the provisions of the act shall, upon conviction, be fined not exceeding $1000 or imprisoned in the county jail not more than six months. For making false returns or statements, a fine of not less than $500 nor more than $5000 is imposed.

Fraternal Societies.—Fraternal and benevolent societies are exempt from the operations of the law.

GEORGIA.

SUPERVISING OFFICER—W. A. WRIGHT, INSURANCE COMMISSIONER, ATLANTA.

Preliminary Documents.—Association must obtain from the Commissioner a certificate of authority to do business in the State. Each association must file with him a certified copy of its charter and a copy of its statement of business for the preceding year, sworn to by the president and secretary. Such statement must show the

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number and amount of certificates of membership in force, and a detailed account of its expenditures, income, assets, liabilities, and a certificate verified by the president and secretary setting forth that it has paid and has the ability to pay its certificates for the full amount named therein. Also a copy of its certificate and application for membership, and of its constitution and by-laws.

Annual Statements.—Annual statements must be made to the Commissioner on or before March 1, showing condition of the association December 31 preceding.

Policy Conditions.—Association must pay its claims in full and a copy of the application must be attached to the certificate.

Prohibitions.—Association prohibited from issuing certificate in favor of a beneficiary who has no insurable interest in the life of the assured.

Penalties.—Any agent, physician or other person securing a certificate on the life of any person without his knowledge or consent, or by means of misrepresentations or shall be instrumental in securing a certificate on the life of any aged or infirm person, shall be deemed guilty of a misdemeanor and, on conviction, shall be fined not less than $100 nor more than $1000, and imprisoned in the county jail not less than thirty days nor more than one year, or both, in the discretion of the court. The certificate so issued shall be absolutely void.

Fees.—For filing statement of association, $20; issuing certificates to agents, $3 each. For filing copy of charter, $20.

Fraternal Societies.—Fraternal, secret and industrial societies are exempt from the operations of the law.

Taxes.—All companies required to make returns of gross receipts, to be taxed at one per cent; returns to be made and taxes paid by July 1 of each year.

Individuals doing an insurance business subjected to above requirements.

IDAHO.

SUPERVISING OFFICER—CHARLES BUNTING, STATE TREASURER, BOISE CITY.

Idaho has no laws relating to assessment associations.

ILLINOIS.

SUPERVISING OFFICER—B. K. DURFEE, INSURANCE SUPERINTENDENT, SPRINGFIELD.

Preliminary Documents.—Company must deposit with the Insurance Superintendent a certified copy of its articles of incorporation; a statement under oath of its president and secretary, of its business for the preceding year, also similar certificate that it is paying, and for the twelve months then next preceding has paid the maximum amount named in its policies or certificates in full, also a certificate from the proper authority in its home State that corporations of this State, engaged according to the provisions of this act in life or accident insurance on the assessment plan, are legally entitled to do business in such State; a copy of its policy or certificate, application and by-laws which must show that the insured's liability to contribute to the payment of benefits is not limited to the payment of a fixed periodical sum; evidence that the corporation accumulates a fund equal in amount to that required of similar corporations of this State; that such accumulation is permitted by law of its corporation and is for the benefit of policy or certificateholders only, and is invested in securities authorized under the law of its incorporation; must appoint auditor of public accounts attorney to accept legal service.

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Annual Statements.—Association must file its annual statement with the Commissioners on or before the 1st of March, showing the condition of the association on December 31 preceding.

Policy Conditions.—No special provision.

Fees.—For filing application and charter, $20; filing annual statement, $10. These in lieu of all other fees. Reciprocal provisions.

Penalties.—Any solicitor, agent, examining pyhsician, applicant or other person who shall knowingly make any false or fraudulent statement or representation in reference to any application for insurance, or for the purpose of obtaining any money or benefit, in or to any corporation transacting business under this act shall be guilty of a misdemeanor, and upon conviction, shall be punished by a fine of not less than $100, nor more than $1000, or by imprisonment in the county jail for not less than one month nor more than one year, or both, at the discretion of the court; and any person who shall willfully make a false statement of any material fact or thing in a sworn statement as to the death or disability of a certificate or policyholder in any such corporation for the purpose of procuring payment of a benefit named in the certificate or policy of such holder shall be guilty of perjury, and shall be proceeded against and punished as provided by the statutes of the State in relation to the crime of perjury.

Fraternal Societies.—Fraternal societies are exempted from compliance with the law.

INDIANA.

SUPERVISING OFFICER—A. C. DAILY, AUDITOR OF STATE, INDIANAPOLIS.

Preliminary Documents.—Associations must procure a license from the Auditor of State, first filing a certified copy of its charter, a copy of its annual statement for the preceding year showing the total amount of expenses and income, amount of assurance in force, its assets and liabilities in detail, and certifying that it has the ability to pay its certificates to the full limit named therein. It must also file a certificate from the Insurance Commissioner of the State wherein it is organized setting forth that it is duly chartered and entitled to do business. Association must also file a copy of its certificate of membership, application and by-laws, and must designate a person as its attorney to accept service of legal process. Other requirements regulated by reciprocal provisions.

Annual Statements.—Annual statements must be filed with the Auditor on or before March 1, showing the condition of the association December 31 preceding.

Policy Conditions.—No provision.

Prohibitions.—No provision.

Fees.—For issuing license to association, $25; for filing copy of annual statement, $10; other fees regulated by reciprocal provisions.

Penalties.—For doing business without a license a fine is provided of not more than $500 nor less than $50, to which may be added imprisonment of not more than ninety days nor less than thirty days.

Fraternal Societies.—Fraternal societies are exempt from the operations of the law.

IOWA.

SUPERVISING OFFICER—C. G. MCCARTHY, AUDITOR OF STATE, DES MOINES.

Preliminary Documents.—Assessment associations may be licensed by the Auditor, but must first file a copy of its charter, by-laws, certificate and application; also statement showing its condition. All statements filed must show that the death

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or surrender value of certificates is provided for, and that an ordinary assessment upon its members is sufficient to pay its maximum certificate to the full limit named therein. Association must also designate a resident of the State its attorney to accept service of legal process, and must also stipulate that it will not transfer any action commenced in a State court to a United States Court.

Annual Statements.—Annual statements must be filed on or before March 1, showing the condition of the association December 31 preceding; certificate issued to association required to be published once a week for four weeks in some newspaper published at the capital city.

Policy Conditions.—No provision.

Prohibitions.—Associations prohibited from promising any benefits upon any other event than that of death, or disability resulting from accident to the member. Copy of application must accompany policy. The omission does not invalidate the policy, but precludes the company from setting up misrepresentation as a defense in any action under such policy.

Fees.—For issuing first license, $25; filing annual statement, $20; certificate to association, $2; certificate for publication, $2; examinations of association, $5 per day and expenses; issuing license to agents, $2.

Penalties.—For doing business without authority a fine of $500 is provided, or imprisonment in the county jail not more than six months, or both, in the discretion of the court. Agents doing business unlawfully incur a fine not exceeding $100 for each offense, together with costs, and will stand committed to the county jail until the fine and costs are paid. Any agent, physician, or other person who shall, by means of concealment or false statements, aid in securing from an assessment association a certificate of membership on the life of any person shall be deemed guilty of a misdemeanor, and, upon conviction, shall be sentenced to pay a fine not exceeding $1000, or to imprisonment for not more than one year in the county jail, or both, in the discretion of the court.

Fraternal Societies.—Secret fraternal societies are exempt from the operation of this law.

KANSAS.

SUPERVISING OFFICER—GEORGE T. ANTHONY, SUPERINTENDENT OF INSURANCE, TOPEKA.

Preliminary Documents.—Association must obtain a license from the Superintendent of Insurance; it must file with him a copy of its charter and of its by-laws and a copy of its certificate and application, and a certificate from the insurance official of the State wherein it is organized showing that it is entitled to do business. It must also file a statement showing its condition and certifying that it has paid and is able to pay its certificate to the full limit named therein. Association must also appoint the Superintendent of Insurance as its attorney to accept service of legal process, and must file with the State Treasurer a bond in the sum of $50,000, with resident sureties, approved by the Superintendent of Insurance, conditioned that all its obligations shall be paid.

Deposit.—There must be deposited with the Treasurer, as a guarantee fund, not less than ten per cent of each assessment made by the company for the payment of death claims, regardless of any guarantee fund held in other States.

Annual Statements.—Annual statements must be filed within sixty days from January 1, showing the condition of the association December 31 preceding.

Policy Conditions.—Associations required to maintain a reserve fund equal to ten per cent realized from each assessment made for the payment of death claims, and deposit the same with the Treasurer of the State of Kansas.

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Prohibitions.—Association prohibited from circulating or publishing any false or untrue statement regarding its affairs for the purpose of inducing members to purchase its certificates.

Fees.—Association shall pay an annual license fee of $100 *pro rata* or for part of year. For filing annual statement, $10; for renewal of certificate of authority, $5. All licenses issued renewable annually prior to March 1. Examinations of associations, actual expenses incurred.

Penalties.—Association or officer thereof or other person willfully violating any of the provisions of the law shall be fined not less than $50 nor more than $500; for circulating false statements relative to the company, the offender shall be deemed guilty of a misdemeanor and be punished by a fine for each and every offense.

Fraternal Societies.—Fraternal societies are exempt from the operations of the law.

KENTUCKY.

SUPERVISING OFFICER—H. F. DUNCAN, INSURANCE COMMISSIONER, FRANKFORT.

Preliminary Documents.—Association must file a copy of its charter certified by custodian of original; a resolution of board of directors authorizing service of process upon the Insurance Commissioner, or upon any agent of the company in this State; a statement under oath of the condition of the company on the 31st day of December next preceding, which must include a statement that it has paid, and has the ability to pay, its certificates or policies to the full limit named therein; that its certificates or policies are payable only to beneficiaries having a legal insurable interest in the life of the member or insured; that an ordinary assessment upon its members is sufficient to pay its maximum certificate of membership or policy theretofore issued, if any, or thereafter to be issued to residents of this State to the full amount or limit named therein; a certificate of examination by the Insurance Commissioner of its own State in verification of statement of condition of the company. Certificate from the Insurance Commissioner, or other like officer, certifying that it is legally entitled to do business in its home State; a certificate of deposit (by official holding same) that he holds on deposit, for the benefit of policyholders of such company, good securities, amounting to no less than the amount of the maximum certificate or policy issued by it, or in lieu of such deposit may make a similar one in this State; a copy of the constitution and by-laws, and of each and every edition thereof, which must show that all indemnities to beneficiaries are in the main provided for by assessments upon all surviving members; a copy of the application for membership or insurance, and of each form thereof, if more than one form is used; a copy of the form of certificate or membership or policy, and of each form thereof if more than one form is used.

Annual Statements.—Annual statements must be filed with the Commissioner on or before March 1, showing the condition of the association on December 31 preceding.

Policy Conditions.—No provision.

Prohibitions.—Association prohibited from issuing a certificate in behalf of a beneficiary who has not an insurable interest in the life of the member insured or who is more than sixty years of age.

Fees.—For filing copy of charter, $30; for filing annual report, $25; for license to agents, $1; life companies, $5; accident, $3.

Taxes.—Each association must file on the first day of July in each year, or within thirty days thereafter, a statement of all premiums or annual dues and assessments received in cash or otherwise in this State, or out of this State, on business done in this State, during the year ending on the 30th of June last preceding, and shall at the

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same time pay into the State Treasury a tax of $1 on each $100 of said premiums, annual dues and assessments. In addition Louisville is permitted to collect two and one-half per cent on all business done in that city.

Penalties.—For transacting business in violation of the law, or without license, a fine of not less than $50 nor more than $100 for each offense is provided, and imprisonment until such fine is paid.

Fraternal Societies.—Fraternal societies under the supervision of a grand or supreme body and securing members on the lodge system exclusively, are exempt from the operations of the law.

LOUISIANA.

SUPERVISING OFFICER—GEORGE SPENCER, ASSISTANT SECRETARY OF STATE, NEW ORLEANS.

Louisiana has no special law relating to assessment companies of other States, but associations must comply with the laws applying to level and natural premium life insurance companies. Fraternal societies are permitted to effect insurance on the lives of members without restriction, but must file statement and pay licenses. The license act does not apply to mutual aid societies, which pay mutual insurance policies by assessments upon members, whether the same be or be not domiciled in this State.

MAINE.

SUPERVISING OFFICER—S. W. CARR, INSURANCE COMMISSIONER, AUGUSTA.

Preliminary Documents.—Associations of other States must obtain a certificate of authority from the Insurance Commissioner and must file with him a certified copy of its charter, a verified statement of its business for the preceding year, and a certificate that it is paying, and for the twelve months next preceding has paid, the maximum amount named in its certificates in full; also a certificate from the proper officer of its home State that Maine assessment corporations are legally entitled to do business in such State; also a copy of its certificate and application and satisfactory evidence that the association maintains a reserve fund equal to not less than the proceeds of one assessment. The Insurance Commissioner is by law the attorney of all companies licensed to do business in the State to accept service of legal process.

Annual Statements.—Annual statements must be filed with the Insurance Commissioner on or before January 31, showing the condition of the association December 31 preceding.

Policy Conditions.—No provisions.

Prohibitions.—Associations are prohibited from issuing certificates upon the lives of persons more than sixty years of age, and every call for payments must state the purpose of the same, and whether for the payment of mortuary claims or for expenses, and the proceeds of mortuary or indemnity calls, less a commission actually paid for collecting the same not exceeding three per cent thereof, shall be used for payment of claims under policy contracts, for investigating and contesting policy claims believed to be fraudulent, and for deposit with the Treasurer of State on reserve fund, and for no other purpose.

Fees.—Company's license and renewals, $20; agent's license, $2; examination of association, actual expenses incurred.

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Penalties.—Agent acting for an unlicensed association incurs a penalty of not more than $50 for each offense. Association or agent doing business after notice from the Commissioner to suspend incurs a fine not exceeding $200.

Fraternal Societies.—Fraternal societies must comply with above requirements regarding preliminary documents and obtain a license from the Commissioner.

MARYLAND.

SUPERVISING OFFICER—I. FREEMAN RASIN, INSURANCE COMMISSIONER, BALTIMORE.

Preliminary Documents.—Associations required to have in force application for membership from at least 100 persons, and must file with the Commissioner a certified copy of its constitution and by-laws and of its certificate and application; also a statement showing its condition.

Annual Statements.—Associations must file their annual statements with the Insurance Commissioner on or before March 1, showing their condition on December 31 preceding.

Policy Conditions.—No provisions.

Prohibitions.—No provisions.

Fees.—For license to do business, $300 per annum from January 1 to December 31; filing certified copy of charter, $25; annual statement, $25; certificate to agent, $10; certificate to sub-agent or solicitor appointed by general agent, $2; abstract of annual statement, $2; also net cost of publication; copies of papers on file 20 cents per folio; certification, $1; valuing policies, $30 per million of insurance or fraction thereof, examination of associations, actual expenses incurred; certificate of authority to December 31, $25; filing articles of incorporation, $25; filing statement, $25; two abstracts, $4.

Penalties.—Any agent, physician, or other person obtaining a certificate of membership upon the life of any infirm or unhealthy person, or making any false or untrue claim for payment, or falsely representing any association, or doing business without authority, or failing to make statements required, shall be deemed guilty of a misdemeanor and subject to fine and imprisonment.

Fraternal Societies.—Must file a copy of charter duly certified; a power of attorney appointing Insurance Commissioner the attorney of the association upon whom process of law can be served; a statement under oath of the condition of the association on the 31st day of December next preceding; a form of benefit certificate; a certificate of the Insurance Commissioner of its own State that the association is authorized to do business in that State, Province or Territory.

MASSACHUSETTS.

SUPERVISING OFFICER—GEORGE S. MERRILL, INSURANCE COMMISSIONER, BOSTON.

Preliminary Documents.—Associations must file with the Insurance Commissioner a certified copy of its charter and a statement under oath of its president and secretary of its business for the preceding year, also a certificate that it is paying, and for the twelve months then next preceding has paid, the maximum amount named in its policies or certificates in full; a certificate from the proper authority in its home State that similar corporations in Massachusetts are legally entitled to do business in such State; a copy of its certificate and application, and satisfactory

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evidence that the corporation accumulates a fund equal at all times to not less than the proceeds of one death assessment levied on all certificate holders of the association in trust for the benefit of its certificate holders, and that it is securely invested Thereupon the Insurance Commissioner shall issue a certificate of authority permitting the association to do business in the State. The Insurance Commissioner must be designated as attorney to accept service of legal process. Other requirements in accordance with reciprocal provisions. A list of all agents must be filed with the Commissioner.

Annual Statements.—Annual statements must be filed on or before February 1, showing the condition of the association on December 31 preceding.

Policy Conditions.—No provisions, except as above.

Prohibitions.—Associations are prohibited from issuing certificates upon the lives of persons more than sixty years of age, or upon any life in which the beneficiary named has no insurable interest, and every notice of assessment must state definitely the purpose of the same and whether any part thereof is to be used for expenses, and if so, how much.

Fees.—Filing charter, $30; filing statement, $20; service of process on Commissioner, $2; copies of papers on file, 12c. per page; certifying same, $1; certificates of compliance, $2.

Penalties.—Any solicitor, agent or examining physician who shall make any false, or fraudulent statement in reference to any application for insurance for the purpose of obtaining any money or benefit from an association doing business under this act, shall be deemed guilty of a misdemeanor, and upon conviction shall be punished by a fine of not less than $100 nor more than $500, or imprisonment in the county jail of not less than thirty days nor more than one year, or both fine and imprisonment in the discretion of the court.

Fraternal Societies.—The organization of fraternal beneficiary associations is provided for by a special statute, and such corporations not employing paid agents conducting their business on the lodge plan are exempt from the provisions of the other insurance laws.

MICHIGAN.

SUPERVISING OFFICER—THERON F. GIDDINGS, COMMISSIONER OF INSURANCE, LANSING.

Preliminary Documents.—Association must obtain a certificate of authority from the Commissioner of Insurance, and must file with him copy of its charter and by-laws and a certified statement of its business for the preceding year, together with a copy of its certificate and application and a certificate, under oath, of its president and secretary that it has not issued certificates upon the lives of persons over sixty-five years of age, nor upon the life of any person except such person shall have personally made and signed application for such certificate; that one assessment will pay the maximum amount named in its certificates, and that it is paying, and for the twelve months preceding has paid, the highest amount named in its certificates in full. A resident of the State must be appointed attorney to accept service of legal process. In addition, the association must file copy of a certificate, issued by the proper officer of the State in which it was organized, stating that it is authorized to do business.

Annual Statements.—Annual statement must be filed with the Commissioner within sixty days from January 1, showing the condition of the company December 31 preceding.

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Policy Conditions.—No provision.

Prohibitions.—Association is prohibited from issuing a certificate upon the life of any person over sixty-five years of age, nor upon any person not capable in law of making contracts, or upon the life of any person unless such person shall have signed an application, or in favor of a beneficiary who has not an insurable interest in the life of the member insured.

Fees.—For issuing certificate of authority, $25; filing annual statement, $25; examinations of companies, not exceeding $10 per day and necessary expenses.

Penalties.—Any agent, physician, or other person who shall, by means of concealment or false or fraudulent statements, secure or assist in securing from any association a certificate of membership on the life of any person shall be deemed guilty of a misdemeanor, and upon conviction shall be punished by a fine not exceeding $500, or by imprisonment in the county jail not to exceed one year, or by both such fine and imprisonment at the discretion of the court.

Fraternal Societies.—Fraternal societies must make annual reports and comply with the act of 1893 relating to fraternal beneficiary associations not conducted as business organizations for profit.

MINNESOTA.

SUPERVISING OFFICER—C. H. SMITH, INSURANCE COMMISSIONER, ST. PAUL.

Preliminary Documents.—Association must obtain from the Commissioner of Insurance a certificate authorizing it to do business, and must file with him a copy of its charter and by-laws and of its certificate and application; also a statement showing the condition of its business at the close of the preceding year.

Annual Statements.—Annual statements must be filed with the Commissioner on or before February 1, showing the condition of the affairs of the association on December 31 preceding.

Policy Conditions.—No provision.

Prohibitions.—No provisions.

Fees.—For filing and recording declarations required, $10; filing annual statements, $10; for each certificate of authority and certified copy thereof, $1; copies of papers on file, 20c. per folio; certifying same, $1; for examinations of companies, actual expenses incurred, not to exceed $50 in any one year. All fees subject to reciprocal laws.

Penalties.—Any agent, physician, or other person knowingly making false statements with reference to any application for membership, or for the purpose of obtaining money or benefit in any association, shall be deemed guilty of a misdemeanor, and on conviction thereof, shall be punished by fine and imprisonment.

Fraternal Societies.—Fraternal societies are exempt from the operations of this law.

MISSISSIPPI.

SUPERVISING OFFICER—W. W. STONE, AUDITOR OF PUBLIC ACCOUNTS, JACKSON

Mississippi has no laws relating to assessment companies of other States, and under the general laws they are prevented from doing business, as all companies of other States are required to have a capital of $150,000 to do business in Mississippi.

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MISSOURI.

SUPERVISING OFFICER—JAS. R. WADDILL, SUPERINTENDENT OF INSURANCE, ST. LOUIS.

Preliminary Documents.—Association must obtain a license from the Superintendent of Insurance, first filing with him a certified copy of its charter and a verified statement of its business for the preceding year, and a verified statement that it is paying, and for the twelve months next preceding has paid, the maximum amount named in its policies or certificates in full; a certificate from the proper official of its home State that it is authorized to do business in that State; a copy of its certificate and application and satisfactory evidence that the association maintains a fund equal in amount to the proceeds of one death assessment on all certificateholders. Association must keep on deposit with Insurance Department the sum of $1000 to indemnify the State against cost and expenses for the prosecution of the association for violations of the law, and to pay costs and expenses of examinations that may be made. Other requirements in accordance with reciprocal provisions.

Annual Statements.—Annual statements must be filed with the Superintendent on or before February 1, showing condition December 31 preceding.

Policy Conditions.—Policy must state a fixed minimum amount of benefit, and must contain a clause "which must show that the liabilities of members are not limited to fixed or artificial premiums." That is to say, that members are liable to extraordinary assessments when needed.

Funds.—Company must maintain an emergency fund, equal to one full assessment upon all members. For accident insurance, fund must be equal to largest policy issued.

Prohibitions.—Associations are prohibited from issuing certificates upon the life of any person more than sixty years of age, or on any life in which the beneficiary has no insurable interest, or as an endowment; and every call for assessments must distinctly state the purpose for which the assessment is made.

Fees.—For issuing certificates of authority to do business, $25; for filing annual statement, $25; examinations of associations, actual expense incurred; issuing agent's certificate, $2; furnishing copies of papers on file, 20c. per folio; certifying same, $1; valuation of policies, $10 for each million dollars of insurance or fractional part thereof. If the expenses of the Department exceed fees collected, Superintendent is authorized to assess the companies to make up the deficiency. Reciprocal provisions regarding other fees.

Penalties.—Any person who shall knowingly or willfully make any false or fraudulent statement or misrepresentation relative to an application, or for the purpose of obtaining money or benefit in any association, shall be deemed guilty of misdemeanor, and, upon conviction, shall be fined not less than $100 nor more than $500, or imprisonment in the county jail not less than thirty days nor more than one year, or be both fined and imprisoned, at the discretion of the court. Any person who shall willfully make a false statement of any material fact in a sworn statement as to the death or disability of a certificateholder in an association for the purpose of procuring payment of a benefit, shall be deemed guilty of perjury and proceeded against and punished in accordance with the statutes.

Fraternal Societies.—Fraternal societies are exempt from the operations of the law.

MONTANA.

SUPERVISING OFFICER—A. B. COOK, STATE AUDITOR, HELENA.

Preliminiary Documents.—A certificate authorizing the association to do business must be obtained from the State Auditor. A certificate must be filed with him show-

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ing that the association has deposited with the proper officer of the State or Territory in which it is organized a sum not less than $50,000 as a guarantee fund for the security of its members; also a certified copy of its charter and a verified copy of its statement for the preceding year; also a verified statement setting forth that an assessment upon its members is sufficient to pay its maximum certificate of membership for the full limit; also a copy of its certificate of membership, application and by-laws, and must designate a person resident of the State to accept service of legal process.

Annual Statements.—Annual statements must be filed with the Auditor on or before March 1, showing the condition of the association December 31 preceding.

Policy Conditions.—No provision.

Prohibitions.—No provision.

Fees.—For issuing certificate of authority, $100.

Penalties.—For doing business without authority the offender shall be deemed guilty of a misdemeanor and fined not less than $50 or more than $100 or imprisoned in the county jail not less than thirty days nor more than one year, or both, in the discretion of the court.

Fraternal Societies.—Fraternal societies exempt from the operations of this law.

NEBRASKA.

SUPERVISING OFFICER—EUGENE MOORE, AUDITOR OF PUBLIC ACCOUNTS, LINCOLN.

Nebraska has no special statutes relating to assessment companies of other States. The following section of the insurance laws would be applied to such associations:

"Mutual insurance companies incorporated by any State or Territory other than the State of Nebraska, upon filing in the office of the Auditor the act of incorporation of said company, together with a written instrument under seal of said company, signed by the president and secretary of said company, under oath, certifying that said company is possessed of a capital of at least $100,000, secured by lien on real estate worth at cash valuation at least five times the amount of said capital, and not encumbered to more than one-fourth of said cash valuation, shall be entitled to a certificate from said Auditor, with authority to transact business of insurance in this State, and said company shall be exempt from the provisions of this subdivision with the exception of the publication of its statement and certificate of the Auditor."

Secret societies are exempt from the provisions of the law relating to life insurance.

NEVADA.

SUPERVISING OFFICER—C. A. LA GRAVE, AUDITOR, CARSON CITY.

Preliminary Documents.—Association must deposit with the Controller a certified copy of its charter; a statement of its business for the preceding year, in such form as may be required by the State Controller; a power of attorney which shall authorize a citizen and a resident of this State to make and accept service or legal process; a certificate that for the next preceding twelve months it has paid, in full, the maximum amount named in its contracts of insurance; a certificate from the proper officer of its State or Government that like corporations of this State are legally entitled

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to do business in such State or country; copies of its contracts of insurance and applications, which must show that the liabilities of its members are limited to fixed premiums, and evidence satisfactory to the Controller that the corporation has accumulated a fund equal to that required of like corporations of this State, constituting a reserve or surplus fund held in trust for the benefit of its contract holders, and so invested and held as required by the laws of the State or Government under which such corporation was organized. The Controller shall, thereupon, issue a license to such corporation to do business in this State, on payment of the license tax.

Annual Statements.—Statements must be filed with the Controller on or before the first day of March, showing the condition of the association on December 31 preceding.

Policy Conditions.—No special provision.

Prohibitions.—Associations (except accident) may not insure persons under fifteen or over sixty years of age. Certificates shall not be lapsed for non-payment of assessments unless notice of such assessments shall have been first mailed to the members at least fifteen days before they are due.

Fees.—For filing power of attorney and issuing certificate, $5. Reciprocal legislation as regards fees, etc.

License.—Each association must pay to the Controller $100 annually, in advance, for license to do business, which sum shall be in full for all fees.

Penalties.—Any solicitor, agent, employe, examining physician or other person, making a false or fraudulent statement to any corporation with reference to any application for insurance, or for the purpose of obtaining any money or benefit from such corporation, shall be guilty of a misdemeanor, and, upon conviction, shall be punished by a fine of not less than $100 nor more than $500, or by imprisonment in the county jail for not less than thirty days nor more than one year, or by both such fine and imprisonment, in the discretion of the court. And any person who shall make a false statement of any material fact or thing in a sworn statement as to the death or disability of a contract holder in any such corporation, for the purpose of procuring or aiding the beneficiary or beneficiaries or contract holder, in procuring the payment of a benefit named in the contract, shall be guilty of perjury, and may be proceeded against and punished as provided by the statutes in relation to the crime of perjury. Other penalties as provided in the laws to license and regulate the business of insurance.

NEW HAMPSHIRE.

SUPERVISING OFFICER—JOHN C. LINEHAN, INSURANCE COMMISSIONER, CONCORD.

New Hampshire has no laws relating to assessment associations. The following applies to fraternal beneficiary associations.

Preliminary Documents.—The association must file with the Insurance Commissioner a certified copy of its charter and by-laws, and a statement showing the condition of the association.

Attorney.—The Insurance Commissioner must be appointed attorney of the association to accept service of legal process.

Annual Statements.—Annual statements must be filed on or before February 1, showing the condition of the association December 31 preceding.

Fees.—Filing statement with application, $5; license to association and annual renewal of the same, $5; agent's license and annual renewal of the same, $1. The above applies to all assessment organizations, including fraternal and beneficial societies.

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NEW JERSEY.

SUPERVISING OFFICER—GEORGE S. DURYEE, COMMISSIONER OF BANKING AND INSURANCE, TRENTON.

Preliminary Documents.—Association must file with the Commissioner of Banking and Insurance a certified copy of its charter and a statement under oath of its president and secretary of its business for the preceding year, also a certificate that it is paying and for the twelve months then next preceding has paid, the maximum amount named in its policies or certificates in full, and that it does not issue policies or certificates upon lives of persons more than sixty-five years of age, nor on any life in which the beneficiary named has no interest; a certificate from the proper authority in its own State that it is legally entitled to do business; a copy of the application for membership or insurance and by-laws, and of each form of policy issued, also satisfactory evidence that the association has accumulated and maintains a reserve or emergency fund not less than the proceeds of one death assessment or periodical call on all its policy or certificateholders, and at least equal to the amount of its maximum policy or certificate, and that the same is a trust for the benefit of policy or certificateholders only and is securely invested. Thereupon the Commissioner may issue a certificate authorizing the association to do business in the State. The association must designate a principal office within the State and some person resident therein on whom service of legal process and papers may be made. A list of all agents must be filed with the Commissioner, and each agent must procure a certificate of authority.

Annual Statements.—Annual statements must be filed on or before March 1, showing the condition of the association on December 31 preceding.

Fees.—Filing charter, $20; filing statement, $20; each agent's certificate, $2.

Penalties.—Any person who shall within the State transact business as agent of an association without first procuring a certificate of authority, or after such certificate has been suspended or revoked, is subject to a penalty of $250 and costs of action. Whoever solicits, procures or receives in or transmits from the State any application other than his own, for membership or insurance in an association, is held to be an agent thereof.

Fraternal Societies.—Fraternal societies conducted upon the lodge system, are provided for by special statute and are exempt from the provisions of the insurance laws.

NEW MEXICO.

SUPERVISING OFFICER—DOMETRIO PEREZ, TERRITORIAL AUDITOR, SANTA FE.

New Mexico has no laws relative to assessment insurance organizations.

NEW YORK.

SUPERVISING OFFICER—JAMES F. PIERCE, SUPERINTENDENT OF INSURANCE, ALBANY.

Preliminary Documents.—Association must obtain from the Superintendent of Insurance a certificate authorizing it to do business in the State. It must first file with him a copy of its annual report showing a full statement of its business for the preceding year in a manner satisfactory to the Superintendent. Certificate must be filed in the office of the clerk of the county wherein is located the principal office of

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the association within sixty days after filing its annual report with the Superintendent. Superintendent authorized to refuse to issue certificate when, in his judgment, such refusal will best promote the public interest. Association must designate some place within the State as its principal office, and must appoint the Superintendent of Insurance as its attorney to accept service of legal process. Other requirements in accordance with reciprocal provisions.

Annual Statements.—Annual statements must be filed with the Insurance Department on or before March 1, showing the condition of the company December 31 preceding. Reports to be made out upon blanks furnished by the Superintendent.

Policy Conditions.—Notice of assessment must state the name of the member deceased, the maximum face value of the certificate, and if not paid in full the reason therefor. Notice must also state the cause and purpose of the assessment made.

Prohibitions.—Associations organized for the transactions of life insurance upon the assessment plan are prohibited from writing endowment insurance. Associations are prohibited from transferring their risks to any other corporation, unless the contract for the transfer is approved of by a two-thirds vote of a meeting of the members called to consider the same; also prohibited from reinsuring in any company not authorized to do business in the State.

Fees.—Reciprocal fees only charged, other State corporations being charged same fees that New York assessment corporations are charged in such other States.

Penalties.—Any officer or agent of the association, whose duty it is to ratify any report or perform any act as provided, or shall neglect or refuse to comply with any of the provisions of the act, or shall make any intentionally false or fraudulent application for insurance, or for the purpose of obtaining any money or benefit from such corporation, shall be guilty of a misdemeanor, and upon conviction shall be punished by a fine of not less than $100 nor more than $500, or by imprisonment in the county jail for not less than thirty days nor more than one year, or by both such fine and imprisonment, in the discretion of the court. And any person who shall make a false statement of any material fact or thing in a sworn statement as to the death or disability of a contract holder in any such corporation, for the purpose of procuring or aiding the beneficiary or beneficiaries or contract holder in procuring the payment of a benefit named in the contract, shall be guilty of perjury, and may be proceeded against and punished as provided by the statutes in relation to the crime of perjury. Other penalties as provided in the laws to license and regulate the business of insurance.

NORTH CAROLINA.

SUPERVISING OFFICER—OCTAVIUS COKE, SECRETARY OF STATE, RALEIGH.

This State has no special laws upon the subject of assessment insurance. All such associations must, however, comply with the law relating to level premium companies. Fraternal and benevolent associations are exempt from the operations of the law, provided they are incorporated in the State and do not solicit business through agents.

NORTH DAKOTA.

SUPERVISING OFFICER—F. B. FANCHER, COMMISSIONER OF INSURANCE, BISMARCK.

Preliminary Documents.—Association must file with the Commissioner of Insurance a certified copy of its charter; a certificate from the insurance officer of its own

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State showing its authority to do business; a statement under oath of its president and secretary showing its business for the preceding year; also certificate of president and secretary under oath that it is paying and for twelve months next preceding has paid, the maximum amount named in its certificates in full, a certificate that similar associations of North Dakota can do business in the home State of the association; must also file a copy of its policy or certificate and application, which must show that the liabilities of the insured or members are not limited to fixed or artificial premiums, and also satisfactory evidence that the association accumulates an emergency fund which shall not be less than the proceeds of one periodical payment or assessment on all certificate holders, provided that in the case of a casualty company such fund shall not be less than $5000 and need not be more than $10,000, and a certificate that such accumulation is permitted by the laws of the State under which it is organized. A certificate will then be issued by the Commissioner entitling the company to do business in the State.

Annual Statements.—Annual statements must be filed with the Commissioner on or before March 1, showing the condition of the business of the association December 31 preceding.

Policy Conditions.—Every contract made by any association with its members, or in lieu thereof every notice of assessment or call for the payment of money, shall specify the amount to be paid, the object and purpose for which it is to be paid, the time the same shall become due, and no funds or moneys received or collected by any corporation or association organized, existing or doing business hereunder, for the purpose of paying or providing for the payment of death losses, casualty indemnities or other benefits, shall be used or paid out for any other purpose whatever except as provided in such contract or notice.

Prohibitions.—No policy or certificate issued by any corporation or association shall lapse or be lapsed for the non-payment of any assessment, dues or premium, unless the corporation or association has first mailed to the assured member under such policy or certificate at his or her last given post-office address, a notice setting forth the amount to be paid, and the time the same is due and payable; and an affidavit made by the officer, bookkeeper or clerk of any such corporation having charge of the mailing of notices setting forth the facts as they appear on the records in the office of the said corporation, showing that such notice was mailed and the date of mailing, shall be accepted by all courts of this State as conclusive evidence of the mailing of such notice. No policy may be issued upon the life of any person under fifteen or over sixty years of age.

Fees.—For filing charter, $25; filing annual statement, $10; furnishing copies of same for publication, 20 cents per folio; certifying same, $1; issuing certificates of authority to company or certified copy of same, $2; issuing certificates to agents, $2. Each individual member of a firm must have a certificate.

Penalties.—Any solicitor, agent, examining physician or other person, who shall knowingly make any false or fraudulent statement or representation in reference to any application for insurance, or for the purpose of obtaining any money or benefit from any corporation doing business under this act, shall be guilty of a misdemeanor, and, upon conviction, shall be punished by a fine not less than $100 nor more than $500, or by imprisonment in the county jail for not less than thirty days nor more than one year, or by both such fine and imprisonment, in the discretion of the court, and any person who shall willfully make a false statement of any material fact or thing in a sworn statement as to the death or disability of a certificate holder in any such corporation for the purpose of procuring the payment of a benefit named in the certificate of such holder, shall be guilty of perjury, and shall be proceeded against and punished as provided by the statutes of this State in relation to the crime of perjury.

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OHIO.

SUPERVISING OFFICER—WILLIAM M. HAHN, SUPERINTENDENT OF INSURANCE, COLUMBUS.

Preliminary Documents.—Any corporation, company or association organized under the laws of any other State to transact the business of life or accident or life and accident insurance on the assessment plan, shall deposit with the Superintendent of Insurance a certified copy of its charter or articles of incorporation; a certificate from the Insurance Commissioner or Superintendent of its own State showing its authority to do such business; a certificate from said Commissioner or Superintendent that corporations, companies or associations of this State engaged in life or accident insurance on the assessment plan, are, upon complying with the laws of said State, legally entitled to do business in such State; a statement under the oath of its president and secretary, or like officers, of its business for the preceding year; a certificate under the oath of its president and secretary, or like officers, that such corporations, company or association is paying, and for the twelve months next preceding has paid, the maximum amount named in its policies or certificates; a copy of its policy or certificate, application and by-laws, which must show that the liabilities of the assured or members are not limited to fixed or artificial premiums; evidence that such corporation has accumulated and maintained a fund, securely invested, not less in amount than the proceeds of one periodical payment by certificate or policyholders thereof, and that such fund is held solely for the benefit of certificate or policyholders and can only be used for the purposes provided in the laws of the State where incorporated; *provided*, that said fund in the case of accident companies or accident associations shall not be less than $5000, and need not be more than $10,000; that such corporation, except it be an accident insurance corporation, does not issue certificates or policies upon the life of any person more than sixty-five years of age, or upon any life in which the beneficiary named has not a legal insurable interest; *provided*, license to do business in this State shall not be delivered to any such corporation, company or association until it shall have filed with the Superintendent of Insurance an appointment of an attorney within this State upon whom service of process may be had.

Annual Statements.—Association must file reports with the Superintendent on or before March 1, showing its condition on December 31 preceding.

Policy Conditions.—See Preliminary Documents.

Fees.—For filing copy of charter of articles of incorporation, $25; for filing each annual statement, $20; for issuing certificate of authority or license to company or association, $1; for issuing license to each agent, $1; for affixing seal and certifying any paper, $1. Provided, that any company or association may pay to the Superintendent the sum of $25 for licenses to its agents for the year, and by so doing shall be entitled without further charge to licenses for as many agents as it may choose to appoint. Reciprocal provisions additional.

Penalties.—For failure to pay taxes the Superintendent may revoke license.

OKLAHOMA TERRITORY.

SUPERVISING OFFICER—THOMAS J. LOWE, TERRITORIAL SECRETARY AND *ex-officio* COMMISSIONER OF INSURANCE, GUTHRIE.

The insurance laws adopted by the Oklahoma Legislature contain no special provisions relative to associations doing business on the assessment plan, but all such would, doubtless, be required to comply with the laws

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relating to life insurance companies. These require that the company should have at least $100,000 of funds safely invested, that a copy of its charter should be filed by each company with the Commissioner, and annual statements made before March 1.

OREGON.

SUPERVISING OFFICER—H. R. KINCAID, SECRETARY OF STATE, SALEM.

The laws of Oregon do not refer especially to assessment associations. Such associations must have a capital or reserve fund of $200,000, or assets of $1,000,000, or more. Accident associations may have only $100,000. Mutual associations insuring members of a particular fraternal order must have reserve fund of $10,000, which shall be increased with the increase of risk assumed. All others must have a reserve fund of $200,000.

Fees.—Mutual associations, whether assessment or otherwise, must pay fees as follows: To Secretary of State, for filing power of attorney and issuing certificate, $5; annual license to association, $100; license to agent, $5; examinations, expenses incurred; to treasurer, filing certificate of deposit and expense of printing notices, $10.

Penalties.—Any officer, agent or employe of any association violating the law shall, on conviction, be fined not less than $100 nor more than $500, and on default of payment shall be imprisoned in the county jail not less than ten days or more than six months.

Fraternal Societies.—Fraternal societies are exempt from the operations of the law. This applies only to secret fraternal societies or orders having lodges and a ritual, etc.

PENNSYLVANIA.

SUPERVISING OFFICER—JAMES H. LAMBERT, INSURANCE COMMISSIONER, HARRISBURG.

Preliminary Documents.—Associations must obtain a license to do business from the Insurance Commissioner, first filing with him a certified copy of its charter and a copy of its annual statement for the preceding year; also a certificate setting forth that it has paid and is able to pay its certificate to the full limit named therein; also a certificate from the Insurance Commissioner, or from the Judge or Clerk of the Court of Records, of its home State, setting forth that it is legally entitled to do business in that State; also copies of its certificate of membership, application and by-laws, and designate some person residing in the State to accept service of legal process.

Annual Statements.—Annual statements must be filed with the Insurance Commissioner on or before March 1, showing the condition of the association December 31 preceding.

Policy Conditions.—Policy contract must show that death losses are in the main provided for by assessments on surviving members.

Prohibitions.—No requirement.

Fees.—For issuing license, $25; each annual renewal, $25; filing annual statements, $20.

Penalties.—Association doing business without a license incurs a penalty of $500 for each month in which it shall prosecute its business unlawfully. Any

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person transacting business in any way for an unauthorized association shall be deemed guilty of a misdemeanor and subject to a fine of not less than $100 nor more than $1000, and upon conviction of a second offense, shall be sentenced to pay a fine and undergo an imprisonment not exceeding one year, or both, in the discretion of the court.

Fraternal Societies.—Fraternal and benevolent societies are exempt from the operations of the law.

RHODE ISLAND.

SUPERVISING OFFICER—ALBERT C. LANDERS, INSURANCE COMMISSIONER, PROVIDENCE.

Preliminary Documents.—Association must file with the Insurance Commissioner a certified copy of its charter; a statement of its business for the preceding year; a certificate that it is paying, and for the twelve months preceding has paid, the maximum amount named in its policies and certificates in full; a copy of its certificate and application, and satisfactory evidence that the association, if engaged in the business of life insurance, has $100,000 safely invested in real estate or mortgages on real estate, or ground rents, or any securities the market value of which is at or above par, or, if engaged in the business of casualty insurance, has and maintains an emergency or reserve fund, etc.

Annual Statements.—Annual statements must be made to the Insurance Commissioner in the month of January, showing its condition December 31 preceding.

Policy Conditions.—Every certificate must specify the sum of money which it promises to pay upon the happening of the contingency insured against, and the number of days after satisfactory proof of the happening of such event at which such payment shall be made. Certificates must provide for the accumulation of an emergency or reserve fund which must be maintained at a sum not less than the proceeds of one death assessment on all certificate holders.

Prohibitions.—No association shall issue a certificate upon any life in which the beneficiary named has no insurable interest, and every call for assessments must state definitely the purposes of the same and whether any part is to be used for expenses.

Fees.—For filing copy of charter, $30; filing statement, $20; issuing agent's certificate, $2.

Penalties.—Any person making a false or fraudulent statement in reference to any applicant for insurance, or for the purpose of obtaining money or benefit in any association, shall be deemed guilty of a misdemeanor and punished by a fine of not less than $100 nor more than $500, or imprisonment in the county jail not less than thirty days or more than one year, at the discretion of the court. Any person doing business for an unauthorized association incurs a fine of $1000.

Fraternal Societies.—Fraternal societies of other States are not required to have $100,000 capital; provided they confine their business to one fraternal order.

SOUTH CAROLINA.

SUPERVISING OFFICER—JAMES NORTON, COMPTROLLER GENERAL OF STATE, COLUMBIA.

Preliminary Documents.—Association must obtain a license from the Comptroller General, first filing with him a certified copy of its charter; a copy of its annual statement and a certificate setting forth that it has paid, and is able to pay, its policies or certificates to the full limit named therein; also a certificate of the Insurance

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Commissioner, or a Judge or Clerk of a Court of Record, of its home State, setting forth that it is legally entitled to do business in that State; also a copy of its certificate of membership, application and by-laws, and designate a resident of the State as its attorney to accept service of legal process.

Annual Statements.—Annual statements must be filed with the Comptroller General on or before March 31, showing the condition of the company December 31 preceding.

Policy Conditions.—No requirements.

Prohibitions.—No prohibition.

Fees.—For certificate issued to association, $100.

Penalties.—Any person doing business for an unauthorized association or without having secured a license from the Comptroller General, is liable to a fine of not less than $100 nor more than $500, at the discretion of the court.

Fraternal Societies.—Fraternal societies are exempt from the operations of the law when organized under grand lodge system.

SOUTH DAKOTA.

SUPERVISING OFFICER—J. E. HIPPLE, AUDITOR OF STATE, PIERRE.

Preliminary Documents.—Association must obtain a license from the Auditor authorizing it to do business in the State, but must first file with him a copy of its charter, a sworn statement showing the location and standing of the association, the amount of its business, and a certificate that it is legally organized and honestly managed, and that an ordinary assessment is sufficient to pay a maximum certificate to the full limit named therein. A joint bond must be filed, given by the president, secretary and treasurer, in the sum of $10,000, for faithful performance of duties. A resident of the State must be designated as an attorney to accept service of legal process. Other requirements in accordance with reciprocal provisions.

Annual Statements.—Annual statements must be filed within one month from January 1, and must be published at least three times in one of three papers designated by the Auditor and printed and published in each judicial circuit of the State in which the association shall have an agency within ninety days from the filing of the statement. Advertisements must be paid for at the rate of 75c. per square of twelve lines of nonpareil type, or its equivalent, for the first insertion and 50c. per square for each subsequent insertion.

Policy Conditions.—No provision.

Prohibitions.—No provision.

Fees.—For each certificate to agent, $2; filing copy of charter, $25; annual statement, $10; copies of papers on file, 20c. per folio; certifying same, $1; examination of companies, actual expenses incurred, not exceeding $10 per diem.

Taxes.—Every mutual benefit association or insurance company, organized or doing business in this State, shall, at the time of making annual statements, pay into State treasury, as taxes, two per cent of the gross amount of assessments received in this State during the preceding year.

Penalties.—Any agent, physician or other person who shall knowingly, by means of concealment or by false or fraudulent statements, assist in securing from any association a certificate of membership on the life of any person shall be deemed guilty of a misdemeanor, and, on conviction, fined not exceeding $1000 or imprisoned not more than one year in the county jail, or both in the discretion of the court.

Fraternal Societies.—Fraternal societies other than those who do a strictly insurance business are exempt from the operations of the law.

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TENNESSEE.

SUPERVISING OFFICER—E. B. CRAIG, COMMISSIONER OF INSURANCE, NASHVILLE.

Preliminary Documents.—Association must file with the Insurance Commissioner a copy of its charter and a verified statement setting forth that the association has a reserve fund not less than the maximum amount named in its largest certificate.

Attorney.—Companies qualifying under the assessment law are required to file a power of attorney authorizing the Insurance Commissioner to acknowledge service for them in all causes brought against them in this State.

Annual Statements.—Annual statements must be filed within sixty days from January 1, showing the condition of the association December 31 previous.

Policy Conditions.—No requirements.

Prohibitions.—No provision.

Fees.—For issuing license and each renewal thereof, $200 as a privilege tax; this in lieu of all other taxes. Filing annual statement, $10; issuing certificates or licenses to agents, $3 each.

Penalties.—For doing business without a license or for an unauthorized association the offender shall be deemed guilty of a misdemeanor and fined not less than double the license fee.

Fraternal Societies.—Fraternal societies are exempt from the operations of the law.

TEXAS.

SUPERVISING OFFICER—A. J. ROSE, INSURANCE COMMISSIONER, AUSTIN.

Preliminary Documents.—Associations must obtain a license from the Insurance Commissioner; must have cash assets of not less than $100,000 and a surplus of $100,000, subject to its indebtedness, invested as required by the laws of the State wherein the association is incorporated, and must file with the Commissioner a certified copy of its charter; a certificate that it is paying and for the twelve months then next preceding has paid the maximum amount named in its certificates in full; a statement showing its business for the previous year; a certified copy of its constitution and by-laws, and a copy of its policy and application; also a certificate from the proper authority of its home State that such association is legally entitled to do business in that State. The Commissioner of Insurance must be designated as its attorney to accept service of legal process.

Annual Statements.—Annual statements must be filed with the Commissioner on or before March 1, showing the condition of the business December 31 preceding.

Policy Conditions.—No provision.

Prohibitions.—No provision.

Fees.—For filing copy of charter, $25; filing preliminary statement, $20; filing annual statement, $20; license to agent, $1; annual tax, one and one-quarter per cent of gross premium receipts of previous year.

Penalties.—No provision.

Fraternal Societies.—Fraternal societies (such as the Knights of Honor and Ancient Order of the United Workmen) are exempt from the operations of the law.

UTAH.

SUPERVISING OFFICER—C. C. RICHARDS, SECRETARY OF THE TERRITORY, SALT LAKE CITY.

Preliminary Documents.—Association must file with the Secretary of the Territory a sworn statement showing the name and location of the association, and showing its receipts and expenditures during the preceding year.

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Attorney.—Association must appoint an agent as its attorney to accept service of legal process.

Annual Statements.—Annual statements must be filed with the Secretary of the Territory in the month of April, showing its condition December 31 preceding.

Policy Conditions.—No requirement.

Prohibitions.—None specified.

Fees.—For filing statement, $5; issuing certificate of authority, and each subsequent certificate issued to agent, $5; certified copy of annual statement, $1.50.

Penalties.—Soliciting business for an association not authorized to do business in the Territory constitutes a misdemeanor, and is punishable as such.

VERMONT.

SUPERVISING OFFICER—CHAUNCEY W. BROWNELL, SECRETARY OF STATE, BURLINGTON; HENRY F. FIELD, TREASURER, RUTLAND.

Vermont has no special statutes relative to assessment associations, but the following is found in the general requirements relating to insurance companies:

A mutual insurance company or co-operative insurance company, association or society, not organized under the laws of this State, shall not transact business of such company in this State, unless it has assets amounting to $100,000 invested in securities readily convertible into cash, not less than one-half of which is invested in cash securities other than mortgages of real estate, not unless it has such assets equal to its outstanding liabilities, including reinsurance to be estimated as in the case of joint stock insurance companies above named, and including the amount of guarantee capitalas a liability; nor until the laws of this State relating to insurance companies of other States have been complied with. But nothing herein shall require a mutual fire insurance company to keep on hand a cash reinsurance reserve or funds invested in securities other than their premium notes, when such premium notes amount in gross to three per cent of the amount at risk by said company, and nothing herein shall prevent a mutual accident insurance company, not organized under the laws of this State, and which has assets or a reserve fund applicable to the payment of losses to the amount of $50,000, from transacting the business of said company in this State, subject to the laws of this State relating to insurance companies. Assessment accident corporations having an emergency and reserve fund not less than $10,000 may be admitted, in the discretion of the Insurance Commissioners; under the same restrictions as to general insurance laws referred to above.

VIRGINIA.

SUPERVISING OFFICER—MORTON MARYE, AUDITOR OF PUBLIC ACCOUNTS, RICHMOND.

Preliminary Documents.—Association must procure from the Auditor of Public Accounts a certificate authorizing it to do business in the State. It must file with him a certified copy of its charter, copy of its statement for the preceding year, and a sworn certificate of president or secretary, or like officers, setting forth that it has paid and is able to pay its certificates for the full limit named therein, and that its certificates are payable only to beneficiaries having a legal insurable interest in the life of the member assured; also that an ordinary assessment upon, or the periodical premium collections from its members, is sufficient to pay its maximum certificate of membership to the full limit named therin: also a certificate from the proper officer of its home State certifying that it is legally entitled to do business in that State; also a

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copy of its application for membership and each form thereof, and a copy of its certificate of membership or policy, and of each form thereof, and of its constitution and by-laws. A resident of the State must be authorized to accept service of legal process.

Annual Statements.—Annual statements must be filed with the Auditor on or before March 1, showing the condition of its business December 31 preceding. Report to be printed in pamphlet form at expense of company by Auditor of Public Accounts.

Policy Conditions.—No provision.

Prohibitions.—No provision.

Fees and Taxes.—For filing charter and for all licenses issued during the ensuing year, $200; filing annual report and issuing license each succeeding year, $200; these fees to be in full for agent's license fees and all others. In addition, the association must, on or before March 1 of each year, report the gross amount of all assessments, premiums, dues and fees collected or received, or obligation taken therefor, business done in the State during the preceding year, and pay into the treasury a tax of $1 upon each $100 of gross premiums, etc., so received.

Penalties.—Any agent, physician, or other person who shall knowingly secure a certificate of membership upon the life of any person without his knowledge or consent, or by any means of misrepresentation, or be instrumental in securing a certificate on the life of any aged or infirm person, shall be deemed guilty of a misdemeanor, and, upon conviction, fined not less than $100 nor more than $1000, or be imprisoned in the county jail not less than thirty days nor more than one year, or both, in the discretion of the court. Certificates so issued shall be absolutely void. Any person transacting business for an association without having procured a license shall be deemed guilty of a misdemeanor, and, upon conviction, shall be fined not less than $50 nor more than $100 for each offense, and imprisoned until such fine is paid. For failure to make annual report a fine of not less than $100 or more than $1000 is provided.

Fraternal Societies.—Fraternal societies are exempt from the operation of this law.

WASHINGTON.

SUPERVISING OFFICER—JAMES H. PRICE, SECRETARY OF STATE AND INSURANCE COMMISSIONER, OLYMPIA.

Washington has no special law regarding associations conducted on the assessment plan.

WEST VIRGINIA.

SUPERVISING OFFICER—I. V. JOHNSON, STATE AUDITOR, CHARLESTON.

Preliminary Documents.—Association must obtain a certificate of authority from the State Auditor, and appoint some person residing in the State to accept service of legal process; must also file a statement showing the condition of the association; also a certificate of the proper officer of its home State, showing that it is duly incorporated and authorized to transact business, and also that it has paid and is able to pay its certificates in full, and that it contracts to pay benefits for no other causes than the death of a member or policyholder, or at the end of a stipulated period of years during the life of the member or policyholder or his injury by external violent causes or disability by sickness or disease.

Annual Statements.—Annual statements must be filed with the Auditor on or before March 1, showing the condition of the association December 31 preceding.

Policy Conditions.—No provision.

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Prohibitions.—Associations are prohibited from writing upon the life of any person over sixty-five years of age.

Fees.—For issuing certificate of authority, $25; for each statement filed, $10.

Penalties.—For doing business without a license a fine of $100 for each offense is imposed.

Fraternal Societies.—Fraternal societies are exempt from the operations of the law.

WISCONSIN.

SUPERVISING OFFICER—WILLIAM A. FRICKE, COMMISSIONER OF INSURANCE, MADISON.

Preliminary Documents.—Association must make application on form prescribed by the Commissioner, setting forth its membership, condition, etc.; must also file copies of its charter, constitution and by-laws, application, medical examination blank, and its certificate or policy; also a certificate from the proper officer of the State in which it is incorporated certifying that it is authorized to legally transact business in that State, that its business is honestly conducted, and that for a period of two years prior to date of application for admission, it has paid its claims in full, and that it has accumulated a fund equal in amount to one assessment upon all its members.

Annual Statements.—Annual statements must be filed with the Commissioner on or before March 1, showing its condition December 31 preceding.

Policy Conditions.—No provision,

Fees.—Governed by reciprocal provisions.

Penalties.—Doing business without complying with the law constitutes a misdemeanor, punishable by a fine of not less than $50 nor more than $300, or imprisonment not exceeding one year, or by both fine and imprisonment.

WYOMING.

SUPERVISING OFFICER—W. A. OWEN, AUDITOR AND *ex-officio* INSURANCE COMMISSIONER, CHEYENNE.

Preliminary Documents.—Associations must secure authority to do business from the Insurance Commissioner, and must first file with him a certified copy of its charter, a copy of its statement for the preceding year, and a verified certificate that an ordinary assessment upon its members is sufficient to pay its maximum certificate of membership to the full limit named therein, also copies of its certificate of membership, application and by-laws, and must designate a resident of the State to accept service of legal process.

Annual Statements.—Annual statements must be filed on or before April 1, showing the condition of the association December 31 preceding.

Policy Conditions.—No provision.

Prohibitions.—No provision.

Fees.—Payable in advance. For issuing license, $25; filing annual statements, $10.

Penalties.—For neglect to make annual statement within the specified time, license to do business will be revoked; for doing business without a license, or soliciting business for an unauthorized association, subjects the offender to a fine of not less than $50 nor more than $1000, or imprisonment in the county jail, not less than thirty days nor more than one year, or both fine and imprisonment, in the discretion of the court.

Fraternal Societies.—Fraternal societies are exempt from the operation of the law.

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DIGEST OF INSURANCE DECISIONS.

LIFE AND ACCIDENT.

DIGEST OF JUDICIAL DECISIONS AND IMPORTANT CASES BEARING ON LIFE AND ACCIDENT CONTRACTS UPON THE ASSESSMENT PLAN.

In the following pages we present brief synopses of numerous decisions rendered during the past year by the higher courts of the different States relating to Assessment Insurance. Nearly every phase of contention that is possible under the Life or Accident Insurance contract is treated of in these decisions. In digesting these cases our aim has been to give the salient features of each case divested of all legal verbiage, and the final decision of the court upon every point considered.

DECISIONS IN ASSESSMENT LIFE CASES.

DEFENSE OF ASSOCIATION ESTOPPED BY ACTION OF ITS SECRETARY.

A life insurance incorporation chartered in another State, in which its principal office was, and, having a branch office in Philadelphia, issued a life insurance policy to one B. By the terms of the policy it was to be null and void if the semi-annual dues and assessments were not paid at maturity, and no modification of this contract or waiver of forfeiture was allowed, "Except by an agreement in writing, signed by the president or secretary of the association, whose authority for this purpose cannot be delegated." The by-laws of the association provided that: "Any member failing to pay his semi-annual payments and *pro rata* assessments at the death of a member within thirty days after notification or according to the terms stated in the notice, shall forfeit his membership;" and that: "Others shall be forfeited in like manner as those that fail to pay their annual dues, with opportunities for reinstatement on similar conditions." There was nothing in the policy or application therefor, nor in the by-laws prescribing conditions of reinstatement, but the assessment notices sent to B., signed by the secretary of the association, stated that after forfeiture of his policy no payment could be received or reinstatement made except upon the condition that he was "alive and in good health." In or about 1888–90 B. received some five notices of assessments, which he did not pay at the proper time, but did subsequently in December, 1890. Subsequently he received other assessment notices, sent to him by the secretary, after the lapse of his policy by the delay in paying the five assessments, containing notice as to reinstatement given above. He then sent an application for reinstatement with the requisite proof that he was in good health, and in every respect in a good insurable condition, to the company through its Philadelphia agent, which was refused. B. then brought suit to compel the company to reinstate him. The company defended on the ground that the money paid by B. had been received by the agent only on the condition that the company should reinstate him, and that upon refusal so to do, a return of the money had been promptly tendered him.

Held, The action of the company in sending to B. notices of assessment after

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his policy had lapsed, was a recognition of him as a member. As these notices were signed by the secretary, they were a waiver of the forfeiture which by the by-laws the secretary was expressly authorized to make in writing. The company was estopped by its actions from refusing to recognize B. as a member, and that B. was entitled to reinstatement.

Commonwealth, ex rel Williams vs. *The Provident Life Association of Baltimore*—Supreme Court of Pennsylvania.

HEALTH OF INSURED ON REINSTATEMENT.

A life policy having lapsed, the insured was reinstated February 13th, upon the warranty that he was in sound health, and died May 7. The first proofs of death stated that his illness commenced February 6, but subsequent proofs showed that the illness commenced February 16, and not February 6, and explained how the mistake occurred. The only evidence introduced by defendant as to the breach of warranty was the first proofs of death.

Held—That the burden of proof to show that the insured was not in good health when reinstated rested on defendant, and that it did not shift by introducing the first proofs of death.

Spencer vs. *Citizens Mutual Insurance Association*—New York Court of Appeals.

NOTICE OF CHANGE OF BENEFICIARY.

The constitution of a benefit society declared its object to be the establishment of a benefit fund to be paid at the death of a member to his or her family, or to be disposed of as he or she may direct. The member notified the proper officer that he desired to change his beneficiary and surrender his certificate to be forwarded to the home office to be exchanged for a new certificate. The member died before the notice and surrendered certificate reached the home office, and a new certificate was not issued. Both old and new beneficiary claimed the amount due, and suit was brought to recover.

Held—The notice given by insured to the proper officer of his wish to change his beneficiary, and the surrender of his certificate, was sufficient to entitle the new beneficiary to the benefit. Under the constitution of the society a member could designate a beneficiary without regard to his having an insurable interest in the life of the member.

Berkley vs. *Hooper*—District Court of Appeals.

ANSWERS IN APPLICATION MUST BE "FULL, TRUE AND COMPLETE."

In the application upon which the policy in this case was issued, the applicant warranted his answers to the questions to be "full, true and complete." One of the questions demanded the name and address of each physician who had attended the assured within a given period; and the answer gave the name and address of but one physician. As a matter of fact three physicians had attended the assured within the period named.

Held—The answer was untrue and, being a breach of the warranty, vitiated the policy and destroyed the right to recover thereunder.

Brady vs. *United Life Insurance Association*—United States Circuit Court of Appeals.

MAILING OF NOTICES AND FORFEITURE OF POLICY.

The State law applicable to the policy in this case provides that no life insurance policy shall be forfeited for non-payment of premiums when they fall due, unless the insurer shall mail to the assured a notice of the amount of the premiums due, with

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other particulars, in which case the policy shall be void for failure to pay within thirty days after the notice is mailed, with a provision that the insurer may serve such a notice on the assured "at least thirty days prior to the day when the premium is payable," in which case default on that day will avoid the policy, according to its conditions. On November 2, 1891, an insurer mailed to one of its policyholders notice that the premium would be due December 2, 1891, and that non-payment on that day would avoid the policy.

Held—The notice was ineffectual, for the day of mailing is to be excluded, in the computation of time, and hence it was not mailed thirty days prior to the day when the premium fell due.

Hicks et al vs. *National Life Insurance Company*—United States Circut Court of Appeals, Pa.

SUSPENSION FOR NON-PAYMENT OF DUES.

In this case the constitution of the society provided that membership should be forfeited for non-payment of dues. It also provided for a board of arbitration to which all claims against the society should be presented, and whose decision should be final. There was also a provision for the reinstatement of members. The plaintiff had neglected to pay his dues, but the society subsequently accepted payments of his assessments. Upon his death suit was brought to recover $2000, but the society refused payment on the ground that deceased was not a member at the time of his death. There was judgment in favor of plaintiff at the trial court, and defendant appealed.

Held—An unincorporated society, having the characteristics of a fraternal organization that required as a condition of membership a physician's certificate of good health, and on admission each member received a certificate entitling his beneficiary to $2000 on his death. Each member being required to pay an assessment on each death among the members, such society was, in effect, a mutual life insurance company, and the certificate an insurance contract. The society, having accepted and retained assessments, knowing the member to be in default for his dues, and that no action had been taken to secure his lawful suspension, waived forfeiture for non-payment of dues. The agreement as to arbitration could not preclude a resort to the courts. A refusal to pay a death loss on the ground that the certificate of member ship has been forfeited is a waiver of proof of death. Judgment affirmed.

Daniher vs. *Grand Lodge A. O. U. W.*—Utah Supreme Court.

BENEFIT TO BE A PROPORTIONATE AMOUNT OF ONE ASSESSMENT.

This action was on a certificate for $4000, which provided that, if the assessment made for its payment was not sufficient to pay the full amount, the beneficiary should receive only such proportion of the amount as was applicable to its payment. The jury found that $41,000 was collected on the assessment out of which the certificate was payable, and that out of that amount 158 claims were payable, but did not find the amount of any of the claims other than that of plaintiff.

Held—Where a life insurance certificate for a stated sum provides that, if the assessment levied to pay it is insufficient, the beneficiary shall receive only such proportion as may be applicable to its payment, the burden of proving that the assessment was not sufficient is on the insurer. The finding in this case did not show that plaintiff was not entitled to recover the full amount of the certificate.

Peoples Mutual Benefit Society vs. *McKay*—Indiana Supreme Court.

DECLARATIONS TO MEDICAL EXAMINER NOT WARRANTIES.

The policy of life insurance that formed the basis of this action contained no reference to the application on its face, but provided for the payment of the amount

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named to the "beneficiary, upon the provisions, conditions and agreements on the back hereof, which are made part of this contract." The conditions provided that any breach of warranty or untrue or incomplete statement in the application should render the contract void, and that the contract of insurance was contained only in the policy and the application taken together. The application was on a separate paper, and was complete and signed by the applicant, who also signed a series of questions on the opposite side of the same paper, which were called declarations to the medical examiner, and which referred to the foregoing application. The application contained a warranty of the answers made to the medical examiner, but it did not provide that their falsity should avoid the contract.

Held—The application which, by the agreement, was made a part of the contract, was only that paper which was so called and which was signed as such by the insured. The statement contained in the declarations made to the medical examiner formed no part thereof, and were mere representations and not warranties. It was proper to submit to the jury the question of the materiality of the representations made to the medical examiner. An objection to the submission of any of the representations made by the insured could not avail, although the submission of one of them might not have been proper. The question whether an ordinary cold or a slight indigestion was an illness, within the meaning of the representations that the insured had not been seriously ill, was one for the jury, and could not be passed upon as a question of law by the court.

Boehm vs. *Commercial Alliance Insurance Association*—New York Supreme Court.

UNTRUE ANSWERS TO MATERIAL QUESTIONS VOID THE POLICY.

The application upon which the certificate in this case was issued contained the questions: "Have you had during the past five years or are you subject to any of the following diseases, or any not named herein: Any bladder or kidney trouble?" To which the answer was: "None that I know of." At the trial it was in evidence that these answers were untrue and were material. The court directed a verdict for the association, and appeal was taken.

Held—The answers to the questions given should be deemed warranties, and if untrue, avoid the policy. Such answers are not only warranties, but are also to be regarded as material to the risk. Where answers of the insured, contained in the application for the certificate, which are warranties and material to the risk, are shown to be false by the positive testimony of a reputable and disinterested witness, to whose evidence there is no satisfactory contradiction, it is the duty of the trial judge to direct a verdict for the defendant association.

Boland vs. *Industrial Benefit Association*—New York Supreme Court.

DESIGNATED BENEFICIARIES TAKE PRECEDENCE OF HEIRS.

The by-laws of a mutual benefit society declared its object to be "to aid and assist the widows and orphans of deceased members," provided that applicants for membership should designate in the application the person or persons to whom, in the event of death, the benefit should be paid; also, that any member might change his beneficiary by sending to the secretary a written application acknowledged before a notary, and surrendering his certificate; that, if such change was approved by the board of managers, the secretary should issue him a new certificate; and that no change of beneficiary should be made in any other way. The by-laws also provide that the benefit should be paid to such person or persons as the deceased member may have designated, as the same shall appear on the books of the association, and, if no designation had been made, then to his legal heirs or devisees. A certificate of membership was issued without the member having designated any beneficiary. He subsequently went to the office of the association and verbally designated to the sec-

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retary four of his children as beneficiaries, and the secretary, in his presence, recorded in the book of the association kept for that purpose the names of the four children as beneficiaries, and assured the member that this was all that was necessary to be done. This entry remained in the records of the association, without objection, until the death of the member, six years afterward. In a controversy between the four children and the other heirs of the deceased as to who were entitled to the benefit,

Held—A widow is an "heir," within the meaning of the by-laws. The act of the member was an "original designation," as distinguished from a "change," of beneficiaries, within the meaning of the by-laws. The requirements of the by-laws that the designation of beneficiaries shall be made in the application for membership is a mere formality, designed for the protection of the association, and may be waived by it; and if it has done so, and accepted something else as a sufficient designation, the heirs, who have no vested right in the benefit during the life of the member, cannot be heard to object. If an approval of the designation by the board of managers was necessary, their approval must be presumed from the fact that the designation remained so long in the records of the association without objection. No formal vote was necessary. Judgment in favor of the four children designated affirmed.

Hanson vs. *Minnesota, etc., Relief Association et al*—Minnesota Supreme Court.

A CREDITOR NAMED AS BENEFICIARY.

Action was brought to determine the rightful owner to the proceeds of a certificate of insurance wherein it was contended that the law had been materially changed. On appeal from the lower court it was

Held—The statutes of Massachusetts have not been so changed since May 5, 1885, as to allow a member of a benefit society to designate a mere creditor as his beneficiary. Where a member of a benefit society designates a creditor as the beneficiary in a certificate issued to him, in violation of the statute, the whole contract is not void. The executrix of such member's estate is entitled to the money due on the certificate, in trust for the benefit of those who, at the time the contract was made, were entitled to be named as beneficiaries.

Clarke vs. *Swartzenberg et al*—Massachusetts Supreme Court.

FORFEITURE OF MEMBERSHIP FOR NON-PAYMENT OF ASSESSMENT.

1. The constitution of the defendant association declared that, upon receiving notice of an assessment, every member should remit the amount promptly, that a notice sent to the last address given shall be considered a legal notification; and that any member who did not remit the amount within thirty days from the date of such notice should forfeit his claim to membership.

Held—That mere failure to pay within the thirty days without any action taken thereon by the board of directors, would not cause a failure of membership, since the provision is not self-executory.

2. Proof that notice was mailed to a member on or before July 20th and no payment made by him until August 23d without proof that the notice was sent to his last address, when it was or could have been received by him, is insufficient to sustain a forfeiture, since the payment may have been made within thirty days from the receipt of the notice. Decree in favor of plaintiff affirmed.

Northwestern Traveling Mens Association vs. *Schauss*—Illinois Supreme Court.

DISTRIBUTION OF ASSETS OF INSOLVENT ASSOCIATION.

Two certificateholders of the defendant society brought an action for the appointment of a receiver and the distribution of the funds of the society. The certificates

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promised to pay to the holders a sum not exceeding $100 from its benefit and reserve funds. The bill sets forth that the funds in possession of the society are not sufficient to pay in full all certificates which have matured, hence, to prevent waste and illegality, and the payment of some certificateholders in full to the exclusion of others, a receiver is asked to be appointed to distribute the funds under the direction of the court, and to enjoin the officers from further payment of money to anyone for any cause. There was an appeal from the decree entered upon the receiver's report.

Held—Where a mutual benefit association, with branches in several States, becomes insolvent, and a receiver is appointed in Massachusetts, the benefit and reserve funds should be proportionately distributed among the certificateholders, regardless of their residence, to which end certificateholders who have attached property of the association will be excluded from any share in such funds unless they release such attachments or account for the property in their possession. But, as to who are members, and entitled to a distributive share in the funds, should be determined by the constitution and by laws of the association. So where a receiver is empowered to collect and receive property of the corporation outside of the Commonwealth as well as within it, holders of certificates in other States as well as within the Commonwealth upon proof of their claims should share alike where the conditions of membership have been complied with for six months, the required time.

Graham vs. *Mutual Aid Society*—Massachusetts Supreme Judicial Court.

APPOINTMENT OF A RECEIVER NOT A BAR TO SUITS PREVIOUSLY BEGUN.

In this case it was in evidence that the defendant association was organized and incorporated for the purpose of establishing a fund from which members in good standing shall receive a weekly sick benefit, and at the end of ten years an endowment not to exceed a certain sum less the sick benefits paid. The claimants became members, and paid their assessments up to a time when they fell sick and entitled to receive sick benefits, proof of such claims being presented and allowed by the subordinate branch and forwarded to the supreme lodge for payment. The supreme lodge neglected to pay the sick benefit, although having funds to do so, and the claimants refused to pay further assessments and brought suit in attachment against the funds of the grand lodge. Subsequently a receiver for the association was appointed, and he sought to enjoin them from maintaining their suits and discharged their attachment. At the trial court there was a verdict for the association, from which appeal was taken.

Held—Where funds of a corporation were attached and subsequently a bill for a receiver was filed and a receiver appointed, and the funds were paid over to the receiver by order of court, without prejudice to the rights of attaching parties, the claims of plaintiffs, if allowable to be proved, should be preferred to the extent of the property attached. The appointment of a receiver of a corporation is not a bar to suits brought against it before the bill for his appointment was filed, nor do such suits abate by the appointment.

Page et al vs. *Supreme Lodge Knights and Ladies of Protection*—Massachusetts Supreme Judicial Court.

INSUFFICIENT GROUNDS FOR NEW TRIAL.

This was a motion for a new trial, the lower courts having given judgment for defendant, and a motion for a new trial having been denied, appeal was taken. The motion was made on the ground of newly discovered evidence.

Held—Unless it can be shown that alleged newly discovered evidence may produce a result different from that of the trial previously had, a new trial on that ground should not be granted. As a general rule, newly discovered evidence, avail-

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able only for the purpose of discrediting a witness, is not a ground for granting a new trial. The fact that there was evidence given by witnesses called on behalf of the plaintiff that they had seen such person frequently or occasionally prior to the time of the issuance of such policy, and that he appeared to be in good health, and that they had not known him to be afflicted with disease, is not so inconsistent with the evidence given on the part of the defendant as to raise a question of fact for the jury or to prevent the court from directing a verdict for the defendant. Order for new trial overruled, and defendant's judgment affirmed.

Brady vs. *Industrial Benefit Association*—New York Court of Appeals.

WIFE ENTITLED TO SURRENDER VALUE OF POLICY ON HUSBAND'S LIFE.

This action was brought by husband to recover the proceeds of a surrender of an insurance policy on the plaintiff's life. Plaintiff and defendant were not living as man and wife. At the time of their marriage she was possessed of considerable property, while the defendant had none, and was badly in debt. It was in evidence that the wife furnished him with large sums of money for his support and to pay debts that he owed previous to marriage. The evidence showed that after the wife had expended more than $4000 for his benefit he proposed that she secure insurance on his life to secure her. This was done, the wife taking all the preliminary steps necessary to secure a $10,000 policy in the Home Life Insurance Company of New York, and paying the premiums as they became due, amounting in the aggregate to $5000. She surrendered the policy to the company for a cash payment of $1774, which amount the former husband sued the wife to recover. The trial court found in his favor, and the wife appealed.

Held—That where a policy of insurance on the life of a married man is issued for the benefit of his wife, to whom he is largely indebted, and who pays all the premiums except the first, the policy is the property of the wife, who is entitled to retain, as against the insured, the proceeds of the surrender of the policy. Judgment reversed.

Sheets vs. *Sheets*—Colorado Supreme Court.

EXTRA HAZARDOUS OCCUPATION.

Claim was brought to recover under a policy issued by the defendant company. In his application the insured stated his occupation to be that of a yard master, and the policy issued contained the provisions that in the event of his death occurring from any cause arising from his occupation as yard master, all claim under such policy was waived by him. The proofs showed that at the time of his taking out the policy, in June, 1891, he was yard conductor, and the September following he became yard master, and so continued until February 9, 1892. That during February, 1892, he acted in a double capacity, as yard master and yard conductor, with the title of yard conductor, and that at the time of the accident he was yard conductor. The yard master in the shifting of cars and making up of trains had charge of the yard conductors, who acted under his orders and had charge of the crews that did the work of shifting the cars and making up the trains. The duties were extra hazardous. In the lower court the jury was instructed to find for the plaintiff in the sum of $2700, and appeal was taken.

Held—That the use of the term "yard master" in the clause of the contract, whereby a claim thereunder was waived, in case the insured's death occurred from any cause arising from his occupation as yard master, meant the same as his occupation previously described therein, viz., as yard conductor or yard master. Under the provisions of the policy, the death of the insured having occurred by reason of his being

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engaged in the discharge of his duty as yard conductor, it was error to direct a verdict in favor of the plaintiff.

Moore vs. *Citizens Mutual Life Insurance Company*—New York Supreme Court.

A COURT OF EQUITY WILL NOT COMPEL ASSESSMENTS TO BE MADE.

The by-laws of a mutual relief society declared its object to be "to provide and maintain a fund for the benefit of the family or heirs of deceased members," and provided for an assessment to be collected for each death occurring in the society except when there was a sufficient amount in the general fund to pay the claim, in which case no assessment should be made; ten per cent of all moneys received to constitute a reserve fund, to be used only in case of excessive mortality, or as provided in the by-laws; that the maximum benefit should be paid in all sections of the membership when the funds permitted, and when the funds will not permit the payment of the maximum benefit, the beneficiary of the deceased should be paid a certain sum for each member of the society. The beneficiary under a policy of $3000, issued on the life of a deceased member filed a bill in equity, alleging the refusal of the society to levy an assessment or to pay over the proceeds according to the terms of the policy and praying that the court decree the officers to make such levy, etc.

Held—A court of equity of the United States is without jurisdiction to grant the relief prayed for, there being a plain, adequate and complete remedy at law.

Elizabeth K. Van Court vs. *The Sons of Temperance National Mutual Relief Society*—Supreme Court of the District of Columbia.

NON-PAYMENT OF PREMIUM FORFEITS POLICY.

This is an action on a policy of insurance on the life of John J. McElhone, who died on the 17th of June, 1890, and the suit was instituted on the 23d of May, 1892, by the widow of the deceased, the beneficiary named in the policy. There was a judgment in favor of the defendent association, from which an appeal was taken. Chief Justice Avery delivered the opinion of the Appellate Court substantially as follows, affirming the judgment of the lower court.

Held—By the policy the conditions and rules of the association were made part of the contract of insurance, and were incorporated in the policy as parts of the contracts by express stipulation. The association agreed to pay, in ninety days after there should be furnished satisfactory proof of a valid claim under the contract, consequent upon the death insured against, etc., to Mary M. McElhone, the widow, if living, etc., the sum of two thousand dollars.

The policy, by its seventh condition, provides that assessments should be paid bi-monthly on the first business day of January, March, May, July, September and November of each year; and "if said assessments are not paid as above, within thirty days of each of the above named dates, respectively, it shall be accepted and taken as conclusive evidence that the party has decided to terminate his connection with the association, which connection shall thereupon terminate, and the party's contract with the association shall lapse and be void, and all rights thereunder be forfeited to the association."

By the eighth condition, it is provided that "in case of the lapse of this policy, the holder thereof may renew his connection with the association by a new contract made in the same manner as at first; or he may be reinstated by the officers of the association, if in good health, for reasons satisfactory to them, and upon such conditions as they may require. But such renewal of this contract or reinstatement, shall not operate as, or be treated or construed to be, a waiver of any of the terms, conditions or requirements of this contract."

And by the twelfth condition it is provided that no suit shall be brought under

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the contract or policy, "unless commenced within one year from the death of the member to whom it is issued, it being an express condition hereof that all rights of action hereunder are limited to said period of one year."

It is shown by the averments of the declaration, that the assessment due, by the terms and conditions of the policy, on the first day of 1890, was not paid, nor was tender of payment of such assessment made within the time prescribed; nor was tender made of such assessment at any time until after the death of McElhone, the assured, although notice of such assessment was mailed to and received by the assured (though not sued by him by reason of sickness) in time to enable him to have paid the assessment, or make tender thereof, within the terms of the contract. After the death of the assured, the widow, the present plaintiff, made tender of the assessment and claimed the amount of the policy.

The defendant demurred to the declaration, and the demurrer was sustained, and judgment rendered thereon for the defendent. It is from that judgment that this appeal was taken, and which has been transferred from the general term of the Supreme Court of this District to this court, under the Act of Congress of February 9, 1893.

On this appeal the defendant urges two grounds against the right of the plaintiff to recover.

1st. That the policy or contract of insurance, by the default of this assured, had lapsed and become null and void, and therefore no action can be maintained thereon; and—

2d. That by reason of the express condition in the policy, limiting the right of action to one year, the right to maintain the suit was lost.

With respect to the first of these grounds relied on, the terms of the contract are very explicit. It is conceded, indeed admitted on the face of the declaration, that the assessment was not paid or tendered, within thirty days after it became due. It is also admitted that due notice was given the assured of the fact that the assessment was due, and that payment should be made within the time limited by the contract. In default of such payment, the contract declares such default to be conclusive evidence upon which the policy should lapse, and the contract become null and void, and all the rights of the assured under the contract become forfeited to the association. The contract of insurance, like other contracts, must be construed according to the sense and meaning of the terms employed by the parties. The contract is of a nature to require punctuality in the payment of premiums and assessments, for without such punctuality it wou'd be impossible to conduct the business of insurance with justness and fairness to all concerned. Hence it is that time is of the essence of a contract of insurance, and promptness very generally enforced by forfeiture of the rights of the defaulting party. This doctrine is not only just in itself, but it is generally maintained by the courts of the country, and especially by the Supreme Court of the United States. As said by that court, "If insurance companies are not allowed to enforce this forfeiture, they are deprived of the means which they have reserved by their contract of compelling the parties insured to meet their engagements . . . To hold the company to its promise to pay the insurance, nothwithstanding the default of the assured in making punctual payment of the premiums, is to destroy the very substance of the contract." Klein *v.* Ins. Co., 104 U. S. 91.

In the case before us the excuse alleged for the default of the assured is his sickness and incapacity for business, at the time the notice was received requiring payment of the assessment. But this forms no justification for the default made. For, as held by the Supreme Court in the case just referred to, and also in the case of Thompson *v.* Ins. Co., 104 U. S. 258, sickness or incapacity is no ground for avoiding the forfeiture of a life policy, or for granting relief in equity against forfeiture. The rule may, say the court, in many cases, be a hard one; but it strictly follows from the

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position that the time of payment of premiums is material in this contract as was decided in the case of N. Y. Life Ins. Co. *v.* Stratham, 93 U. S. 24.

The matter alleged in the declaration, supposed to have the effect of waiving the forfeiture and re-establishing the contract, can clearly have no such effect. It is not alleged or pretended that the association had, at the time the letters were written, any knowledge of the fact of the sickness or death of the assured, and without such knowledge the letters were wholly without effect. Ins. Co. *v.* Wolf, 95 U. S. 326, 331.

It follows that the default in making payment of the assessment within the time prescribed operated to avoid the policy and to forfeit all claims thereunder.

But independently of the ground just considered against the right of the plaintiff to recover, the second ground urged under the demurrer against that right is also fatal. This action was brought nearly two years after the death of the assured. By the terms of the contract, the right of action was lost after the expiration of the year from the death of the assured. This is not a matter of statutory limitation of actions, but it is a matter of contract, to be enforced as any other term contained in the conditions embraced in the policy. The contract of insurance is a voluntary one, and the insurance company has a right to designate the terms upon which it will be responsible; and it is not an unreasonable term in the contract that, in case of controversy after the death of the assured, resort shall be had by the parties claiming to the proper tribunal, whilst the transaction is recent and the proofs respecting it are accessible. Riddlesbarger *v.* Ins, Co., 7 Wall, 386, 390. In the case just referred to, the court declared that the commencement of the action within the period designated in the contract was a condition essential to the plaintiff's recovery.

It has been contended, however, on the part of the plaintiff that this limitation in the contract to the right to maintain the action should have been specially pleaded, as the Statute of Limitations of actions are pleaded; and that no advantage of the limitation should be allowed in the absence of such plea. But in this we do not agree.

This limitation to the right to maintain the action is a condition in the contract, and that condition is set out and made part of the declaration, and is therefore reached by the demurrer. The conditions and qualifications specified in the policy attach to the right itself, and do not form part of the law of the remedy. If the supposed right is not asserted within the prescribed period, it ceases to exist, and cannot be claimed or enforced in any form. Or, as said by the Supreme Court of the United States, in Walsh *v.* Mayer, 111 U. S. 37, such limitation is a condition qualifying the right of action, and not a mere limitation on the remedy. The expiration of the time limited by the contract extinguishes the right. The court below was right in sustaining the demurrer and entering judgment thereon for the defendant; and that judgment must be affirmed. Judgment affirmed with costs to appellee.

Mary M. McElhone vs. *The Massachusetts Benefit Association*—Supreme Court of the District of Columbia.

RIGHTS OF A MEMBER EXPELLED FROM HIS LODGE.

The plaintiff in this case was a member of a subordinate lodge of the order. The by-laws provided that "every member who does not take an appeal in any case affecting his rights or interests in the order within the time allowed shall be deemed to have thereby agreed to abide by such decision or enforcement of the laws or rules of the order." The member was expelled, but made no appeal from the decision of the lodge. He applied to the courts for reinstatement.

Held—The deceased, having failed to take any appeal from the action of the lodge expelling him, thereby acquiesced in its decision. It is just and reasonable

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to hold that when a member of such society has a remedy, under the rules of his order, from any action injurious to himself, he must first exhaust that remedy before appealing to the courts for relief.

Jeane vs. *Grand Lodge A. O. U. W.*—Maine Supreme Judicial Court.

RIGHTS OF WIDOW AS ADMINISTRATRIX.

The evidence in this case showed that the deceased, husband of the plaintiff, was a resident of Brooklyn, N. Y., but went to the State of Washington with the intention of settling there, and, when he found a favorable location, to have his wife join him. He died, however, before his intention was fulfilled. The widow took out letters of administration in Brooklyn, but, before doing so, renounced any right to be appointed administratrix in the State of Washington. An administrator, having been appointed in that State, brought suit to recover on a policy which was found among his effects. The wife also brought suit to recover.

Held—The renunciation of the right of appointment as administrator in another State relates only to assets which have to be administered upon in such State. A policy of insurance is not a specialty in such a sense as to make it an asset in and belonging to the jurisdiction where it happened to be at the time of the decedent's death. Where the policy was made payable "to the legal representatives" of the insured and named as beneficiary "my estate," in view of the objects of the society, the money paid upon such policy belonged to the widow, there being no children, and not the general estate. The widow could have sued individually therefor, and it was immaterial that she sued as administratrix, and the fact that the policy was in the possession of the administrator appointed in another State would not prevent her recovery.

Sulz, administratrix, vs. *Mutual Reserve Fund Life Association*—New York Supreme Court.

"TO TAKE ONE'S LIFE" OR "TO LOSE ONE'S LIFE."

This was an action to recover under a certificate issued by the defendant association. The policy provided for non-liability in case the insured should "by any unlawful act take his own life or impair his health." The defense was that the insured was killed by an accident while in a state of intoxication and attempting to get on a moving train in violation of law, the contention being that in the commission of an unlawful act he took or lost his own life. The evidence showed that the insured attempted to board a moving train, was thrown under the wheels and killed.

Held—Where the words of a policy are susceptible to two constructions, that construction will be adopted which will sustain the certificate and prevent forfeiture. "To take one's life" and "to lose one's life" are not interconvertible terms of language. The meaning is separate and distinct; nor will the insertion of the words "by any unlawful act" alter their meaning. A person hunting on Sunday, who might be killed by the bursting of his gun, would be perpetrating an unlawful act, but it could not be said that he "took" his life, but rather that he "lost" his life. The expression "to take one's life" cannot be applied to an accident as shown in this case.

Evans vs. *Phœnix Mutual Relief Association*—Pennsylvania Judicial Court.

EFFECT OF ANTE-NUPTIAL CONTRACT.

The insured obtained a certificate from the defendant for the benefit of his widow, if any. He was then living with his first wife who subsequently died, and the insured married again. Previous to the latter marriage, and in contemplation thereof, he entered into a contract by the terms of which the insured conveyed to his

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second wife, in fee, after his decease, in case she should survive him, a house and lot in consideration of which she covenanted that "the lands and premises so assigned and set apart to her shall be in full satisfaction of her dower, or claim of dower, in his estate, and shall bar her from claiming any dower, if she shall survive him after said marriage, and that she will not claim any share or interest in his personal estate, unless some part thereof is given her by him subsequent to the execution of this agreement." The insured died without having assigned to his wife any interest in or to the policy in question, or the moneys payable thereunder. The association paid the money to the executor and the widow brought suit to recover from him.

Held—By the provisions of the certificate, the widow of the insured was entitled to recover unless estopped by the covenant contained in the ante-nuptial contract. As she was not so estopped by that agreement from claiming the insurance, she was entitled to the money, not by virtue of her right as the widow of the insured to a distributive share in his estate, but as her own property by virtue of the contract under which, on his death, the title to the money at once vested in her, and never became a part of his estate.

Demoor vs. *Demoor*—New York Supreme Court.

ADMISSIBILITY OF EVIDENCE AS TO AGE.

This action was brought to recover upon a certificate issued by the defendant company. The defense was that the insured in his application had stated his age to be forty-seven, when in fact he was very much older. He had further agreed in his application that the representations contained therein should be warranties and form a basis of his contract. The only evidence as to his age was given by his brothers, and was objected to by the defendant.

Held—The evidence of the two brothers of the decedent as to his age is competent, although it was shown that they were small children at the time of their brother's birth and could not, independently of the statements of their parents and of the traditions of the family, recollect the date of the birth of the decedent, although they remembered him from his infancy and knew their own ages and grew up with him. Judgment for principal and interest affirmed.

Hogle, executor, vs. *Mutual Aid and Accident Association*—New York Supreme Court.

FALSE STATEMENTS IN APPLICATION AS TO REJECTION.

This action was brought by the administrator of the estate of the insured to recover under a policy issued by the defendant. The defense was that the insured had falsely stated that no company had ever declined to grant insurance on his life. An application made by him to another company and endorsed "declined" by the medical director of such company was offered in evidence, but objected to by the plaintiff. At the trial court the case was dismissed, from which judgment the plaintiff appealed.

Held—Where the insured warrants statements in his application to be true, a false statement is a breach of warranty, and it is immaterial whether or not the insured knew that it was untrue. In this case the application made by him to another company and endorsed "declined" was admissible in evidence, where it is shown that the medical director's action was a rejection of the application. The fact that an effort was made by plaintiff within a year before suing on the certificate to effect a compromise was not a waiver by the defendant of that provision of the certificate that no action shall be brought thereon after one year from the death of the insured member. Judgment of dismissal affirmed.

Elliott vs. *Mutual Benefit Life Association of America*—New York Supreme Court.

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RIGHT OF SUSPENDED MEMBER TO REINSTATEMENT.

This was an action to recover under a certificate issued by the defendant. The constitution of the society provides that a member suspended for non-payment of assessments can within four months be reinstated on the payment of the amount due, but, if not paid within four months, the member can be reinstated only by a vote of his lodge after all assessments and dues have been paid and a health certificate furnished. It was in evidence that the insured had often permitted his assessments to become overdue, then sent money to the society which was accepted. It did not appear that such assessment had been overdue more than four months. It was further shown that when the insured was in arrears more than four months, he sent the amount due to the proper officer, who retained the money, but sent to the insured a marked copy of the constitution, indicating the requirements for his reinstatement. The insured having died, claim was made under his certificate. The society defended on the ground that the certificate had lapsed for non-payment of assessments. In the lower court there was a judgment for the plaintiff and appeal taken.

Held—Whether by the acceptance of the money paid by the deceased after it was overdue the society waived the requirement of a health certificate, and a vote of the lodge for his reinstatement, was a question for the jury; it was error for the court to direct a verdict against the defendant. The member having been suspended for non-payment of assessment, under the constitution his reinstatement depended upon the payment of his assessment followed by a vote of his lodge. The fact that upon notice from the society he paid a current assessment after it was due did not waive the other formalities necessary for his reinstatement. Judgment reversed.

Rice vs. *Grand Lodge A. O. U. W. of Iowa*—Iowa Supreme Court.

AGENTS ENTITLED TO HAVE APPLICATIONS ACTED UPON BY COMPANIES.

The following decision, rendered early in March, 1895, attracted much attention at the time among companies and agents. The opinion was written by Judge Henry R. Beekman, and was concurred in by John Sedgwick, C. J., and Judge David McAdam. The decision simply overrules the company's demurrer to the complaint and requires it to make answer thereto. The facts of the case are given in the decision, outside of which, however, it is stated that the reason for the non-action of the company on the application was that another application upon the same risk, presented by another agent, had been accepted by the company.

The complaint alleges that at the times mentioned therein the plaintiff was a life insurance agent and had a contract with the defendant, a copy of which is annexed to the pleading; that about the month of September, 1889, the plaintiff obtained from one Harry Miner an application in the usual form, signed by him, for a policy of insurance in the defendant company, on his life, for $100,000, and forwarded the same to the company for its action; that said policy was what is technically called a twenty-year endowment policy, and the annual premium was $5895; and that the said Miner was able to pay the premium on the said policy and was physically and otherwise a good and desirable risk; "that arbitrarily and without reason, cause or justification, defendant refused to have the said Miner physically examined, and refused to issue a policy; that plaintiff has performed all the conditions of the contract hereto annexed to be performed by him, and by reason of defendant's arbitrary refusal to have the said Miner examined and to issue a policy to him, plaintiff has been deprived of the following commissions, as per contract annexed." The subsequent allegations relate to the element of damage and are not material to the question raised by the demurrer. The defendant demurred to the complaint on the ground that it did not state facts sufficient to constitute a cause of action. The demurrer was

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overruled below, and this appeal has been taken from the interlocutory judgment entered upon the decision.

The contract, which is made a part of the complaint, was entered into between the plaintiff and defendant on the 12th day of October, 1888. It provides that defendant thereby appoints the plaintiff "to procure applications for insurance on the lives of individuals and forward the same to the said society for its action and for the purpose of collecting and forthwith paying over such premiums on insurance as shall be directed by the said society, and for no other purpose whatsoever."

The plaintiff was under agreement to remain in the service of the defendant for a term of five years from October 1st, 1886, subject, however, to the right on his part to annul this requirement upon the payment of a specified sum of money. The defendant, however, reserved to itself the right to terminate the contract at any time by giving the plaintiff written notice to that effect. The plaintiff also agreed that he would devote his whole time and all his energies to the service of the defendant and to act exclusively for it so far as first to tender to it all risks obtained by him or under his control. He was to be paid by the defendant a "compensation to be allowed on premiums on policies issued through the instrumentality of the said party of the second part" (the plaintiff), and elaborate provisions are made for the purpose of affording a measure for determining these commissions on the basis of the various kinds of insurance in which the deponent dealt. They were to accrue only as the premiums were paid to the defendant in cash and were to continue to be paid to the plaintiff, his executors or administrators for the term of twenty years from the date of each policy while in force during said term. The contract also provided that the plaintiff should not be entitled to commissions on assurance unless in the opinion of the president of the defendant the same were fairly effected through the instrumentality of the plaintiff and by him introduced to the society, and in all cases where the claim to commissions was disputed the decision of said officer should be binding and conclusive. The plaintiff was also to perform such other necessary duties as might be required in connection with the general business of the society without further compensation than the commission which he was to receive as above stated.

The sphere of his duties was the New York metropolitan district, but it was not assigned to him exclusively. The contract also contained other stipulations not deemed material to the disposition of the question before us.

From the summary thus given it is apparent that the plaintiff assumed an obligation towards the company which involved the devotion of his entire time to their service and the assumption of duties of considerable magnitude, involving, it may be inferred, the employment of a staff of employes and the incurring of considerable expenditure. The defendant contends that under the contract it is under no obligation to the plaintiff to do anything except to pay him his commissions on the issuance of a policy. But if this contention is sound the company may continue to hold the plaintiff to his duties during the five years of obligatory service, while denying to him the means of livelihood through a capricious and unreasonable refusal to accept any risks tendered by him. A contract must be so clear and certain as to admit of only such a construction in order to justify a conclusion of such harshness. But we do not think the contract before us requires us to hold the plaintiff to any such unreasonable view of the duties he has undertaken and the rights he has acquired. In construing a written contract it is the duty of the court to ascertain the true purpose and intent of the parties, placing itself as nearly as may be in their position, and availing itself of the light of attendant circumstances, and, without doing violence to obvious meanings arising from the text of the writing, to give a fair, just and reasonable exposition of the compact, to the end that it may be fair, just and reasonable in its operation and results to the contracting parties; for it is certainly not to be inferred that anything less than this could have been intended. In entering upon the engage-

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ment it is not to be doubted that both of the parties to the contract in question expected that the act of the plaintiff in forwarding applications for insurance would be followed by *bona fide* action on the part of the defendant upon the risk. The whole scheme of the contract, the complete surrender by the plaintiff of his whole time and skill to the service of the defendant, reasonably requires honest and intelligent action by the latter upon the risk offered, and we find no difficulty in holding that such was the obligation assumed by the defendant toward the plaintiff.

Now, what was the action contemplated? Clearly not that the defendant should thereupon accept the risk and issue its policy, for that would be giving the plaintiff the power to make the insurance and bind the defendant in that regard, a power which clearly the contract does not confer. But it is plain that the defendant was entitled to the full and free exercise of judgment by the defendant in determining whether the risk offered was safe and desirable, and if it was considered undesirable the company had the right to reject it, and its judgment in that regard could not be reviewed. Life insurance is subject to such contingencies, and the merits of each individual risk are involved in such uncertainty that ordinary prudence and the efficient management of the affairs of the company would seem to require that the officers of the defendant should be entirely free to accept or reject each application upon its merits. This construction does not conflict with any of the provisions of the contract and must be considered as a condition of the business in reference to which the contract was made. But, conceding all this, the plaintiff was none the less entitled to have the application in question treated in good faith and seriously considered in reference to its desirability, as a risk to be assumed, from the standpoint of the interests of the company—in other words, he was entitled to action, not disregard or evasion. How else are we to construe the action of the defendant in the case before us than as a violation of this duty to the plaintiff? By demurring it admits the facts set forth in the complaint which avers that Miner was able to pay the premiums on the policy applied for and was physically and otherwise a good and desirable risk. Upon such an admission as this the logical conclusion is that action should have been favorable and the policy issued. The law requires that pleadings should be liberally construed, with a view to their support and the averment above mentioned, coupled with the statement of the refusal of the company to issue a policy, may fairly be taken to support the conclusion that the defendant had not acted upon the application upon its merits within the meaning of the contract.

The allegation, as admitted, fairly imports that the application was one which the defendant considered to be acceptable and desirable, and upon which its policy might be issued with advantage, but which it rejected for reasons having no proper bearing upon the question, and which were not within the contemplation of the parties when the contract in suit was made. The position of the defendant under the contract was one not only of invitation to, but of positive injunction upon, the plaintiff to seek and transmit to it applications for insurance without limit as to amount, and his compensation was made dependent upon the success of his efforts. In fact under the requirement of exclusive attention to the business of the company his means of support were dependent upon the *bona fide* action of the company upon applications obtained by him. If then the company might unreasonably disregard one it might similarly treat all and thus drive the plaintiff from its employment, and compel him to pay the forfeit exacted by the contract for the privilege of terminating it. Such a possible result seems to demonstrate the fallacy of the claim of arbitrary privilege in the defendant to disregard the services of the plaintiff, although worthy of the reward contemplated by the agreement. The fact that the plaintiff's compensation is to be computed "on premiums on policies issued through the instrumentality of the plaintiff, and that they shall accrue only as the premiums are paid to said society in cash," does not defeat a recovery because no policy was issued. The defendant

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cannot escape liability by claiming the benefit of a condition which results from its lack of good faith (Taylor *v.* Morgan, 124 N. Y., 184.) In this case a commercial traveler agreed to travel and sell defendant's goods, for which the latter agreed to pay him a commission on all orders accepted from *bona fide* purchasers. Certain of these orders were refused and the agent brought suit to recover his commissions. The defense was that the orders had not been accepted and the commissions were, therefore, not earned under the conditions of the contract. Upon this the court says (p. 188): "The referee allowed the plaintiff commissions upon orders from responsible parties which were not accepted by the defendant. We incline to the view that it was the duty of the defendant to accept all orders presented by the plaintiff from *bona fide* purchasers which were made in accordance with the provisions of the contract, and that they did not have the right, without cause, to arbitrarily refuse to accept such orders. Such a construction of the contract would require the plaintiff to travel over the territory mentioned, at his own expense, six times a year, with a right, on the part of the defendant, to reject every order presented by him, and to thus deprive him of any commissions."

While the two cases differ widely in their facts the principle of the decision is broad enough to include the case at bar. The defendant's counsel criticises the use of the words "arbitrarily and without reason, cause or justification," with which the plaintiff has characterized the refusal of the defendant to act upon the application, and claims that they state conclusions of law and are therefore not admitted by the demurrer. It may be conceded that standing by themselves the objection is well taken, but we are of the opinion that without them a *prima facie* case is stated under the liberal views respecting the construction of pleadings. In effect the allegations of default on the part of defendant import that the risk offered was one which should have been accepted by the company and upon which its policy should have been issued, but that its rejection was arbitrary and without color of justification. The construction of the contract which we have adopted involves no hardship to the company. It simply exacts good faith towards its agent. It does not require the acceptance of any application if in the judgment of the officers of the company the risk is not desirable, that is, one which the company is not willing to take considering the question from the standpoint of the business interests of the corporation. If such action has been taken by them in the present case, it would be a defense which the defendant can and should present by answer. We express no opinion upon the measure of plaintiff's recovery, as the question does not arise upon the issue before us. In view of the conclusion to which we have come, it follows that the order and interlocutory judgment overruling the demurrer should be affirmed, with costs, with leave to the defendant to answer within twenty days on payment of costs.

Sedgwick, C. J., and McAdam, J., concurred.

DECISIONS IN ACCIDENT CASES.

DISAPPEARANCE AND IMMEDIATE NOTICE.

This was an appeal from the Circuit Court of Ashland county. The suit was brought in the name of Emma Kentzler by John Nechtges. There was a judgment in favor of plaintiff, from which defendant appealed.

At the trial it was shown that Joseph Kentzler in 1892 moved from near Detroit, Mich., where he left his wife and daughter Emma, to Ashland, Wis., where he secured a position as engineer of a tugboat. The crew lived on the tug. On September 20, 1892, Joseph Kentzler became a member of the defendant association, and obtained a certificate of membership which insured him against injuries through

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external, violent and accidental means for five years, subject to the by-laws of the association, which, among other things, provided, in the event of the death of insured by accident, to pay $1500 to Emma Kentzler, daughter, or in event of her prior death, to the legal representative of such member. It was also provided "that the conditions upon which this certificate is issued and accepted by the insured member are, that notice in writing of any claim shall be given the secretary of the association, at Ashland, Wis., with full particulars of the accident and injury, immediately after the accident occurs; that proofs of death, in like manner and time, shall be verified by the attending physician, or some other person having personal knowledge of the fact; that positive proof of death or injury and duration of disability, and that the same resulted from bodily injuries covered by this insurance, shall be furnished to the association within six months of the date of the accident; that all claims shall be subject to the proof of insurable interest, and payable within ninety days after proof of the injury; that no proceedings at law or in equity shall be brought, or arbitration required, to recover any sum hereunder, unless the same is commenced within one year from the date of the alleged injury; that this insurance does not cover disappearances," etc. The day the certificate was delivered to Kentzler he gave it to Capt. Herbert of the tugboat for safe keeping. On November 9, 1892, the tug lay next to a scow in the bay at Ashland, and in going to and from it persons stepped from one to the other without difficulty, although there was no plank or walk connecting them. About eleven o'clock on the night of that day Kentzler was last seen at the St. Charles hotel at Ashland, from which he started to go to the tug. He was missed the next day, and search made for him without avail. On April 19, 1893, his body was found in the water between the tug and scow. The daughter learned of her father's death on May 24, and notice of the death was sent immediately to the secretary of the association. July 12 proofs of death were served and payment demanded. On October 28 suit was brought, and on trial judgment was entered for plaintiff, and defendant appealed.

Held—It may be fairly inferred from the circumstances attending the disappearance of Mr. Kentzler on the evening of November 9, 1892, and the finding of his body in the water of the bay April 19, 1893, as mentioned in the foregoing statement, that as he went from the hotel to the tug for the purpose of retiring, and while in the act of stepping from the scow to the tug, he accidentally fell between the two into the water below and was drowned. He was at the time about forty-six years of age, in good health, and apparently sober, although he had taken a drink of whiskey while at the hotel, and it is said that he was in the habit occasionally of having a "spree." By the express terms of the contract, it did "not cover disappearances." This being so, it is very manifest that had notice of his disappearance been given to the defendant's secretary November 10, 1892, the proofs of the circumstances under which he disappeared, with the suggestion that he had probably been drowned in the bay, been made out and sworn to, and delivered to the secretary five months after Kentzler's disappearance, yet the defendant in all probability would have answered, in the language of the contract: "This insurance does not cover disappearances, and hence you have no claim against the association." Such was the contract, that the defendant was subject to no liability, "unless positive proof of death" was made within the time and in the manner prescribed in the certificate. But it was utterly impossible to make such proof or give such notice until the body was discovered and identified, April 19, 1893. That was nearly six months after Kentzler had, in all probability, lost his life. Up to the time of such discovery and identification, the beneficiary was in no default, and under no obligations to give such notice or furnish such proofs. But the contract expressly required notice to be given, "with full particulars of the accident an injury immediately after the accident occurs." It also expressly required that "proof of death in like manner and time shall be verified by

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the attending physician, or some other person having personal knowledge of the fact; and unless positive proof of death * * * shall be furnished to the association within six months of the date of the accident, then all claims thereon shall be forfeited." A contract should not be construed so as to forfeit or render nugatory the rights of one of the parties to it, unless the language employed imperatively requires such construction. In other words, an interpretation which gives effect is preferred to one which makes void. Besides, a contract should be interpreted in view of the conditions necessarily implied by law. It is a maxim in the law that "all words, whether they be in deeds or statutes or otherwise, if they be general, and not express and precise, shall be restrained unto the fitness of the matter and person." When the ordinary meaning of the words employed leads to a manifest absurdity or repugnance, they may, if the instrument as a whole will permit it, be varied or modified so as to avoid such inconvenience, but no further. In the case at bar the contract must have a reasonable construction, and in view of the conditions so implied by law, what is the object in giving such notice of the accident, injury or death? In case of an injury or disability, not resulting in death, such notice affords the association an opportunity to ascertain the exact condition of the person, and apply the most effectual remedy. But in case of death there can be no remedy, and the only object of the notice is to secure evidence of identity. What is meant by giving notice "immediately after the accident occurs"? Does it mean, in the language of Webster: "In an immediate manner; without intervention of anything; without interval of time; without delay; instantly"? If the contract is to be thus literally construed, compliance by the beneficiary would seldom be possible. But courts, looking at the substance of contracts and statutes have, during the last two centuries, repeatedly declared that: "The word 'immediately,' although in strictness it excludes all mean times, yet, to make good the deeds and intents of parties, it shall be construed such convenient time as is reasonably requisite for doing the thing." The same language is quoted approvingly by Ryan, C. J., speaking for the whole court, in construing the words "immediate delivery," as used in section 2310, Rev. St. Applying this rule to the case at bar, the word "immediately" must be construed to mean such convenient time as was reasonably requisite for doing the thing required. That is to say upon the discovery of the death, notice thereof was to be given in such convenient time as was reasonably requisite for doing so under the circumstances mentioned; and the proofs were to be furnished within the six months specified after such discovery. Besides, it is a maxim that the law does not require impossibilities. Thus, in the language of Hennen, J., "where the event is of such a character that it cannot reasonably be supposed to have been in the contemplation of the contracting parties when the contract was made, they will not be held bound by general words which, though large enough to include, were not used with reference to the possibility of the particular contingency which afterwards happens." In the light of reason, as well as the authorities, we must hold that the action was not barred by the stipulation in the contract. The judgment of the Circuit Court is affirmed.

Kentzler vs. *American Mut. Acc. Ass'n*—Supreme Court of Wisconsin.

CONDITIONS IN POLICY NOT IN APPLICATION.

The plaintiff in this case was insured under a policy that made the application a part of the contract. The policy denied responsibility for injuries received while the insured was entering or leaving moving cars, but the application contained no such restriction. The insured having been injured while entering a moving train, the association refused payment and suit was brought.

Held—When the policy, as delivered, contains provisions not in the application,

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and which are not accepted by the applicant, they may be treated as waived by the company, and constituting no part of the insurance contract. Under the circumstances set forth, an action can be maintained against the association.

Dailey vs. *Preferred Masonic Mutual Acc. Ass'n of America*—Michigan Supreme Court.

WALKING ON RAILROAD STOCK VOIDS POLICY.

This action was brought by the widow of the insured to recover under an accident policy that contained a provision against entering or attempting to enter or leave any public conveyance, using steam as a motive power while the same is in motion, or walking or being on the roadbed or bridge of any steam railway. It was shown that on the morning of the accident a freight engine was detached from the train for the purpose of taking water, and headed toward the station. Deceased was walking toward the station between the parallel rails in front of the engine, which was moving at the rate of ten miles an hour when it struck and killed him. The trial court directed judgment for defendant and plaintiff appealed.

Held—That where the certificate provided that walking or being on the roadbed of any steam railway were hazards not covered by it, and deceased, while walking longitudinally between the tracks of the railway was struck by an engine and killed, defendant could not be held liable on its policy contract. Judgment below is affirmed.

Piper vs. *Mercantile Mutual Accident Association*—Massachusetts Supreme Judicial Court.

LIABILITY COMPANY NOT RESPONSIBILE FOR ACCIDENTS FROM UNNAMED CAUSES.

The plaintiff, a street car company, held a policy from the defendant, a casualty insurance company, for indemnity from liability for damages on account of injuries "resulting from any and every accident to or caused by the horses, cars, plant, ways, works, machinery, or appliances used in the business of the insured and described in the application." The application gave information as to the equipment and management of the road, and concluded: "There is no information tending to vary the risk, except as herein stated." At the trial it appeared that in winter the plaintiff was in the habit when the weather condition suited, to employ sleighs for the conveyance of its passengers. A passenger having been injured in one of these sleighs, and having recovered damages from plaintiff, plaintiff brought this suit on the policy.

Held—The clause of the policy quoted above provided for insurance against accidents caused by certain things used in the business and described in the application, not things used in the business which is described in the application. The testimony in the case, while it showed that there was a custom of certain street railways in the part of the country to use sleighs in winter, was far short of establishing a use so general that the parties should be presumed to have contracted with reference to it. The risks incurred by operation of sleighs, whether greater or less, were different from those insured against, and therefore not covered by the policy. There could be no recovery upon the policy.

Phillipsburg Horse Car Company vs. *Fidelity and Casualty Company*—Supreme Court of Pennsylvania.

WHERE THE WARRANTIES ARE FALSE THE POLICY IS VOID.

This action was brought to recover weekly and death benefits under an accident policy. The defense was that statements in the application, made warranties by the applicant, were false. The application stated that the beneficiary named was the wife of the applicant, but the evidence showed that he had abandoned his lawful wife and

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was living in adultery with the woman named as beneficiary. At the trial court there was judgment for the plaintiff and defendant appealed.

Held—Where a policy contains a provision that "in consideration of warranties in application for this policy" the company "does hereby insure," the application, to the extent of the warranties referred to, is a part of the contract of the insurance. The statement by the applicant that the beneficiary named was his wife was a warranty, and, being false, voids the policy. Judgment reversed.

Travelers Insurance Company vs. *Lampkin*—Colorado Supreme Court.

EVIDENCE AS TO SUICIDE.

Suit was brought to recover under an accident policy that contained the usual provision against suicide. The evidence showed that the deceased, a painter by trade, got up early to go to work. While his wife was preparing breakfast, he went to an outhouse, where he was soon after found dead upon the floor, by his wife, who testifies that she found a rope about three feet long, with a knot in it, the knot being under his neck. Other testimony showed that the neck was bruised or discolored, and there was a three-cornered bruise upon his right temple. A brick was kept in the outhouse, which was there at the time, to keep the door shut. Evidence was offered showing that a short time previous he had been struck over the eye by a person who used brass knuckles, by which blow he was seriously injured. Among the possible theories were the following: That some one struck him; that he struck himself with a brick, with suicidal intent; that he fell upon the brick after hanging himself; or by falling in a faint; by falling in a fit of apoplexy; or by falling from heart disease. There was a verdict and judgment for plaintiff. Defendant appealed.

Held—In an action on an accident insurance policy to recover for the death of the insured, there is but little evidence to justify a jury in deciding which one of a half-dozen or more possible theories as to the cause of death is the correct one, but what evidence there is supports the theory of suicide, rather than accidental death, a verdict for plaintiff must be set aside. Reversed.

Merritt vs. *Preferred Masonic Mutual Accident Association*—Michigan Supreme Court.

LIMITATION OF TIME FOR BEGINNING ACTION.

This action was brought to recover on a certificate of insurance on the life of the husband of plaintiff. The defendant claimed that from the stipulations in the certificate no suit could be maintained thereon unless brought within one year from the happening of the injury. The trial court directed a verdict for defendant and plaintiff appealed.

Held—The limitation in a policy of insurance against death resulting from an accident, indicated by a clause that an action thereon must be brought "within one year from the date of the happening of the alleged injury," begins to run at the death of the insured, and not at the time which the right of action accrues.

McFarland vs. *Railway Officials and Employes Accident Association*—Wyoming Supreme Court.

LIABILITY BECOMES FIXED WHEN ACCIDENT OCCURS.

The by-laws of the defendant association provided, "that any member who shall fail or neglect to remit to the association the amount of any premium assessment made upon him within thirty days from the date of notice thereof, shall cease to be a member of said association. Any member reinstated shall not be entitled to any

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indemnity for injury sustained between the time last provided and of such reinstatement," etc. The indemnity provided against was (1) for the loss of time and for certain specified permanent injuries; (2) for death, the result of accident, within ninety days thereafter. It appeared that on the 20th of December, 1890, the insured met with an accident within the terms of the policy, and died on the 23d of January, 1891, solely from the effects of the injury. An indemnity assessment was levied and notice given insured on the 15th day of December, 1890, five days previous to his injury. The defendant pleads this assessment and its non-payment as a forfeiture of membership on and after the 15th day of January, 1891. Defendant had judgment and plaintiff appealed. There was a verdict for defendant and appeal taken.

Held—That where an association insured its members "against personal bodily injuries effected during the continuance of membership in this association through external, violent and accidental means," and against death resulting from such injuries within ninety days after the accident, and when such member died within ninety days after an accident that caused his death, the fact that before his death he ceased to be a member because of default of premium falling due after the accident, did not relieve the association from liability, because its liability became fixed at the time of the accident. Judgment reversed.

Burkheiser vs. *Mutual Accident Association of the Northwest*—United States Circuit Court of Appeals.

DISQUALIFICATION TO PURSUE USUAL OCCUPATION.

The plaintiff brought an action to recover $1500, being one-half the death benefit provided under the condition and by-laws of defendant association to a member who met with a total disability. The evidence showed that plaintiff was a brakeman and was pushed from his train by a tramp. His foot was crushed by the cars, rendering amputation necessary, and hence ever after disabled him from performing the services of a brakeman. After being out of work for some time the company re-employed him as a watchman. The complaint was dismissed upon the ground that the loss of plaintiff's foot did not disable him from following his usual or some other occupation. Appeal was taken.

Held—Under the by-law of the society providing that, should a member become permanently disabled from following his "usual or some other occupation," the plaintiff should be entitled to half the amount of the certificate. A member who is disabled from following his usual employment is entitled to such portion of the benefit, though he is not disabled from following some other occupation.

Neill vs. *Order of United Friends*—New York Supreme Court.

UNNECESSSARY EXPOSURE A QUESTION FOR THE JURY.

In an action on an accident policy, it appeared that insured undertook in the day time to cross railroad tracks at a station at a place where they were commonly crossed by people with the permission of the company, and that he was struck and killed by detached freight cars which had been "kicked" along the track, the sight of which was cut off by an umbrella he was carrying to protect himself from rain. There was a verdict for the defendant at the trial court, from which there was an appeal.

Held—The assured's acts were not necessarily a violation of conditions in the policy providing that no claim under it should be valid in case of death resulting from "any voluntary exposure to unnecessary danger, hazard, or perilous adventure," and requiring the assured "to use all due diligence for personal safety and protection," and the question of such violation was for the jury. Verdict in favor of defendant reversed.

Keene vs. *New England Mutual Accident Association*—Massachusetts Supreme Judicial Court.

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HUNTING ON SUNDAY VOIDS THE POLICY.

Plaintiff in this case brought suit to recover $2500 for the loss of his right foot, by the accidental discharge of a shotgun. The policy contained a stipulation that "this policy does not cover injuries, fatal or otherwise, caused wholly or in part, directly or indirectly, by any of the following causes: . . . violating the law;" and maintained that when the accident happened the insured was hunting game on Sunday in violation of the revised statutes of the State, which declares hunting on the Sabbath day to be a misdemeanor, punishable by fine. As a further defense the company claimed that insured had, in his application, erroneously stated his occupation. There was evidence to support both defenses, and plaintiff had judgment. Defendant appealed.

Held—A defense that the injury was sustained while violating the law by hunting on Sunday, contrary to a provision of the policy, need not be established beyond a reasonable doubt. A preponderance of evidence is sufficient. Where the application warranted that the insured was a merchant, when he in fact was a junk dealer, but the agent of the company who solicited the application was fully informed and well knew the character of his business, and so informed the general agent who classified the risk on which the policy was issued and on which the premium was paid, renders the contract binding on the company. Judgment reversed and remanded for new trial.

New York Accident Insurance Company vs. *Clayton*—United States Circuit Court of Appeals.

INJURY RESULTING FROM A DISEASE NOT AN ACCIDENT.

Suit was brought to recover under an accident policy insuring for $5000 and $25 weekly benefits. One of the expressed conditions of said insurance was as follows: "That the benefits under this certificate shall not extend to hernia, or any bodily injury of which there shall be no external or visible sign; nor to any bodily injury happening, directly or indirectly, in consequence of any disease; nor to any death or disability which may have been caused, wholly or in part, by bodily infirmities or disease existing prior to or subsequent to the date of this certificate; nor to any case, except where the injury is the approximate and sole cause of the death or disability; or when the injury may have happened while the member was, or in consequence of his having been, under the influence of intoxicating drinks, or to any death or personal injury, unless the claimant under this certificate shall establish by direct and positive proof, that the death or bodily injury was caused by external, violent and accidental means, and was not the result of design on the part of the member. In the lower court the jury was instructed to bring in a verdict for the company, and appeal was taken.

Held—The insured, while pursuing his business as a traveling salesman, sustained a heavy fall; the left side of his forehead violently striking the floor and producing an injury. If the injury was due to accident, and caused the death, there is no question made of the appellee's liability under the terms of the policy. If the injury was not due to accident, it is not doubted that the terms of the policy deny a recovery. The evidence disclosed no external cause for the fall, and it appeared simply that while standing, or possibly stepping aside from the position in which he had been standing, the assured threw up his hands and fell to the floor. If this were all there would exist the gravest doubts of a liability, since the burden rested upon the appellant to establish that the injury was due to accidental means. But the positive and uncontradicted evidence, as given by experts who conducted and witnessed a post mortem examination, was that the brain and heart had been diseased for more than a year next before the death; that at the time of the autopsy a tumor was found near the base of the brain, and fatty degeneration of the brain had so far advanced

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that a great portion of the brain substance had nearly, if not entirely, been converted into fat. The convolutions of the brain were almost obliterated, and the base of the brain, especially the membranes and the bone, were in a diseased condition—the bone itself undergoing fatty change—and the fatty matter had become injected throughout the entire brain, until it was very white and almost bloodless. The heart was found to have been undergoing a general degeneration. The blood vessels were obstructed with fatty substance. The cavity was abnormally large. Its muscular structure and fibres had been to a great extent destroyed, and converted into the fatty matter. Its walls had become weakened, and the whole had become very soft. The pericardium was lined with fat, and its fluid was diseased. It was shown that, without doubt, these conditions, with their attendant results, caused the fall and injury. There was a slight conflict in the evidence as to the extent of the injury, but with that we are not concerned; nor is it essential to our conclusion that the diseases so shown to have existed at the time of the injury were or were not the cause of the death. The evidence further shows, without conflict, that one suffering with fatty degeneration of the heart and brain may go about his business with no external signs of the disease further than may be manifested by dizziness, possibly causing the victim to fall. It is enough upon this branch of the case, that we find no conflict as to the cause of the injury, and that its cause was not the accident insured against. The trial court instructed the jury to return a verdict in favor of the appellee, which was accordingly done. It was not error to so instruct the jury (Faris v. Holberg, 134 Ind.—, 33 N. E. 1028). This case is clearly distinguishable from that class of cases some of which are cited by the appellant, holding that life insurance may be enforced notwithstanding the existence of some bodily infirmity contributing to a death from violence. In the policy before us, insurance is expressly withheld from "any bodily injury happening, directly or indirectly, in consequence of any disease," and from "any death or disability which may have been caused, wholly or in part, by bodily infirmities or disease." We know of no rule of construction under which these plain provisions of the policy may be held to include injuries and death happening, "wholly or in part, from bodily infirmities or disease." Judgment affirmed.

Sharpe vs. *Commercial Travelers Mutual Accident Association of America*—Supreme Court of Indiana.

POLICY ISSUED AFTER DEATH OF INSURED.

Newcomb, as administrator of one Nail, sued the defendant society to recover $3000 under a policy issued by it. In the lower court there was a verdict for defendant, from which the plaintiff appealed. The facts of the case are fully set forth in the decision of the Court of Appeals, as follows:

Held—The company was apparently a mutual one, and, in its organization, provided for the collection of fees and assessments, both prior to the issuance of the policy and during its life. Nail died before the policy was actually issued. This is an important consideration, and necessitates an examination of all the matters preceding the delivery of the policy. The application was originally taken by one Jackson, who lived at Durango, and solicited insurance for the defendant company through an arrangement with Aldrich, the company's agent in Denver. Jackson was not the company's representative, and only had power to solicit the insurance, and remit the premiums to the State agent, through whom communication was had with the main office in New York. The application was signed in June, 1891, when Jackson received from Nail eight dollars and a half on account of his membership fee and the first quarterly premium charged for that amount of insurance on that class of risk. Some question possibly might be made concerning the receipt of the money, but for the fact that the application itself provided that the company should not be liable for any injury or death happening prior to the receipt and acceptance of the

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application and membership fee by the secretary in New York, and that the society should not be responsible for assessments paid to anybody except certain specified officers, or to an agent delivering a receipt signed by the president of the company. It was established that Jackson was unauthorized to act in the company's behalf with respect to the receipt of assessments. Nail, the insured, was charged with the knowledge of this condition, because it was contained in his application, and he must be assumed to know that he acquired no claim against the company by reason of the payment of the money to Jackson. He received no receipt signed by the president. It was in testimony that the application was forwarded to the agent in Denver, with the amount of the quarterly fee. It is not clear that this money was forwarded by Jackson to Aldrich, the State agent in Denver, with the original application. He states it to be a fact, according to his best recollection, but there are circumstances which cast some doubt upon his memory. It is in evidence that some days after the application had been forwarded to Denver the letter was returned to Jackson, undelivered, who testified that thereupon he returned it, with the money, either to the Denver agent or to the home office in New York. His recollection is apparently at fault. It is tolerably evident, from the testimony, that the application went from Denver to New York, was acted upon by the officers there, and returned, according to one of its conditions, to the agent in Denver, to be countersigned and delivered to the insured upon the payment of the premium. It is certain that the policy took this course, and that the money did not accompany the application to the home office. When the policy was signed by the officers, it was sent to the agent, to be delivered upon the receipt of the premium. It was not countersigned until the 21st day of August, 1891, at which time the first premium was received by the agent. On that date the agent forwarded it to the solicitor, Jackson, to be delivered. At this time Nail was dead. He was killed on the 18th of August. On these facts the court instructed the jury to find for the defendant, and entered judgment on the verdict, and therefrom the administrator appeals. This statement very clearly demonstrates the correctness of the judgment. The existence of a contract entered into between the parties, and binding upon the insurer, must evidently be established, to entitle the administrator to recover upon his policy. It was entirely competent for the company to stipulate that they should not be bound, except upon compliance by the insured with whatever conditions precedent they might see fit to attach to their contract. The company could stipulate that they should not be bound by the policy prior to the time that the applicant for insurance should pay his membership fee, and the first assessment or premium which they might charge for that class of insurance. The policy contained this condition, and the evidence demonstrates that the applicant had not complied with that condition at the time of his death. The stipulation that the policy should be countersigned by the agent of the company prior to the time of its becoming a valid and binding obligation was one which the company clearly had the legal right to make, and is in no sense oppressive or unconscionable; and the completion of the contract with the signature of the agent, during the lifetime of the insured, was essential to the existence of an obligation which could be enforced against the company (Giddings vs. Insurance Co., 102 U. S., 108). The insured stated in his application that the company should in no wise be responsible for accidents or injuries which might accrue prior to the receipt of the premium by the company in New York, unless possibly the company would be responsible in case the assessment was paid to one issuing a receipt signed by its president. There is no question concerning the extent and the character of the exception, nor are we called upon to interpret it or determine its scope, since Nail was given no receipt thus signed. He was, then, by the terms of his application, entitled to no insurance from the company until after the payment of the premium. It is very plain that neither the company nor its agent received the premium or membership fee before Nail was killed. Under these circumstances it

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cannot be said that a valid contract had been entered into between the parties, which obligated the company to respond in the suit after Nail's death. No importance whatever can be attached to the fact of the delivery of the policy to the administrator subsequent to Nail's decease. It was done wholly without the knowledge of the company or its authorized agent, and seems to have been an attempt on the part of the local solicitor at Durango to make the company responsible for the misadventure which had attended the remittance of the money at the time of the original application. The agent in Denver, however, at the time he countersigned the policy, had no knowledge of Nail's death, nor had he received any at the time he sent the policy to Jackson for delivery. Under these circumstances the delivery of the policy to the administrator could not be operative to bind the company, and make that a valid obligation which, at the time the policy was countersigned and the money received, was invalid by the very terms of the application which Nail himself had made in his lifetime. Some other errors are suggested by the appellant, but it is needless to consider them, since, on the whole case, it is clear that the appellant was not entitled to recover in the suit. The judgment of the court below was right, and it will accordingly be affirmed. Affirmed.

Newcomb vs. *The Provident Fund Society*—Colorado Court of Appeals.

COMPANY HAS NO RIGHT TO DEMAND AN AUTOPSY.

This was an action under an accident insurance policy issued to plaintiffs' testator, Henry Wehle, whereby the defendant insured him in the sum of $10,000 against bodily injury through violent and accidental means from which death should ensue. The plaintiffs proved that the insured met his death by accidental drowning near Far Rockaway, September 4, 1893, and that the coroner's jury which held the inquest upon the body returned a verdict to that effect. The result of the trial was, by the decision of the presiding judge, made to depend upon the seventh defense, which alleged that the plaintiffs violated a provision of the policy by refusing to give the defendant "the opportunity to examine the body of the said Henry Wehle, in respect to the alleged cause of death." On this ground the court held with the defendant, directed a verdict in its favor, ordered that the plaintiffs' exceptions be heard in the first instance at General Term, and that entry of judgment be suspended in the meantime. The plaintiffs applied for a new trial on the exceptions taken, and the defendant moved for judgment on the verdict. The case having attracted wide-spread attention, we give entire the decision by Judge McAdam, in which Judge Gildersleeve concurred, setting aside the verdict of the lower court and ordering a new trial, with costs to plaintiff to abide the event.

Held—The condition of the policy on which the defendant relies for a defense provides that "any medical adviser of the association shall be permitted to examine the person or body of the insured in respect to any alleged injury or cause of death, when and as often as he requires, on behalf of the association, and in case of any post mortem examination by or on the part of insured's representatives or beneficiaries, the association shall be given opportunity to attend and participate." Neither the representatives nor the beneficiaries of the insured directed an autopsy, and hence the medical adviser of the defendant was not, by the language or intent of the condition, authorized to attend, make one or assist in making one. Post mortem examination means an examination of a body after death, and does not necessarily imply an autopsy, which is the examination of a dead body by dissection to ascertain the cause of death. To dissect means to cut apart or to pieces, and the scientific mode is pointed out in Wharton & Stille's Medical Jurisprudence. The condition does not expressly authorize autopsy or dissection; nor can the power be implied, for the act would be unlawful without the assent of the deceased or his next of kin.

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The deceased, in his lifetime, gave no such consent and the next of kin were under no obligation to give their assent.

The provision which gives the defendant's medical adviser the right to examine the body means scrutiny, investigation and inspection, while the body is unburied. The defendant in its answer admits that it received immediate notice of the death, and if it failed to avail itself of the privilege of examination before burial the right was waived. The deceased met his death September 4, 1893, was embalmed and buried September 9th; so that the defendant had five days within which to assert and exercise its right to examine the body if it had chosen to avail itself of the opportunity.

The provision cannot be extended to mean that the defendant, after burial, had the right to exhume and dissect the body "when and as often as he" (the medical adviser) "requires." Even if the language of the condition could by any logical reasoning furnish argument for the existence of the right stated, it would be strictly construed against the person making such an unusual and unnatural claim. It is settled law that a provision entailing a forfeiture or limiting liability must receive a strict construction; it cannot be extended by interpretation so as to include a case not clearly within the words. Moreover, the condition upon which the defense is based was to operate upon the contract of insurance only subsequent to the fact of a loss. It must, therfore, receive a liberal and reasonable construction in favor of the beneficiaries under the contract.

The condition of the policy requiring immediate notice of death and the provision for examination of the body are to be construed together, the former being in aid of the latter and to enable the defendant to exercise whatever liberties it confers.

The defendant's counsel frankly admitted at the trial that the right to examine, asserted under the policy, was to disinter the body and to dissect it by an autopsy. The defendant had no such right, and when it puts its refusal to pay upon that ground, it was tantamount to an admission that if the deceased met death by drowning, it had no legal defense. The plaintiffs were clearly right in their contention "that they were not required by law either to grant or refuse the permission asked for" by the defendant. Indeed, they would have forfeited nothing if they had unequivocally refused the permission as officious.

When a body has once been buried, the law, having a proper respect for the dead, a just regard for the sensibilities of the living, and for the due preservation of the public health, has jealously guarded the grave against ruthless intrusion. Exhumation has been tolerated only upon consent of the next of kin, for substantial reasons satisfactory to the family and which appealed to the finest instincts of their nature, or upon permission of their proper municipal authority, in extreme cases, to answer the imperative requirements of justice or some urgent public necessity which overruled the apparent impropriety and made the act legal. Dissection is justified only where other and less objectionable means of ascertaining the cause of death fails. Here the death was evidently by drowning; the circumstances clearly demonstrated the fact, and the coroner's jury so found. An autopsy after burial would have looked like a handing over of the body, as under suspicion, for mercenary ends, for experimental, not scientific or legal, purposes; would have been considered indecent, shocking to the sensibilities of the relatives, and an act "at the bare idea of which nature revolted." It was unnecessary, and nothing that appears in the case would justify it. It would, therefore, have been sacrilege to have disturbed the dead man's grave or mutilated his remains, which, by every notion of propriety, should be allowed to rest in peace.

The reason assigned by the defendant for this extraordinary demand is that by one of the conditions of the policy it is provided that the insurance "shall not

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extend to injuries of which there is no visible mark, or cover accidental injuries, or death resulting from or caused, directly or indirectly, wholly or in part, by hernia, fits, vertigo, somnambulism, or disease in any form," and that it was the right of the defendant to dissect the body in expectation of finding some trace of disease which, under this provision might exempt it from the payment of the loss claimed. The answer to this demand is, that the policy gives no right to the autopsy claimed, and the law will not tolerate it for experimental purposes simply to aid such a defense. No case has been called to our attention in which any such demand was sustained.

In Whitehouse *vs.* Ins. Co. the policy contained a provision somewhat similar to that under consideration; the company caused an autopsy to be held before burial, and it was assumed rather than decided that it had that right under the policy. It will be implied that in a proper case the courts in the interests of justice may compel the exhumation and examination of a body which is under the control of a plaintiff, if facts are established showing that there is strong reason to believe that without such examination a fraud is likely to be accomplished and that the defendant has exhausted every other method known to the law of exposing it. Such a right was claimed in Grangers Ins. Co *v.* Brown, and proofs were presented in support of the demand; but the court, in denying the application, said: "It would be a proceeding repugnant to the best feelings of our nature and likely to be in many cases so abhorrent to the sensibilities of the surviving relatives that they would prefer an abandonment of the suit to a compliance with the order."

The body of the testator when taken from the water exhibited visible, external signs of the cause of death. Water came from the mouth, and the body seemed to be filled with water. So that every condition precedent to a right of recovery within the terms "external, violent and accidental means," was established. If immersion in water was the direct cause of death it must be deemed the responsible one. The possibility that at some future time the deceased might have died from some other cause cannot be a defense, for in the nature of things all persons must die sooner or later. It was, therefore, the immediate cause that was insured against, and not a possible, hidden, secret cause which might or might not in the future develop itself. True, a person injured may die from some cause other than the injury. But it is difficult to say that a man who goes into water in apparent good health and is taken out drowned, died from something other than drowning; if he did, his life must have been shortened by accident and this is the very thing he was insured against. No one can purposely accelerate the death of a human being without being guilty of murder or manslaughter, according to premeditation and intent, and it would be no defense to urge that death would in any event have resulted shortly after the time when the injury was sustained.

The plaintiffs on the record before us ought (if the jury had found that death resulted from accidental drowning and from no other cause) have had a verdict at the close of the case; the refusal to send the case to the jury for such a finding and the direction to find for the defendant constitute error, and the exceptions thereto are fatal to the verdict.

If the policy—the contract between the parties—had given the defendant in express terms or by necessary implication, the right to demand of the representatives the exhumation of the body for the purpose of holding an autopsy upon it, as a condition precedent to recovery, the existing sentiment against the act would not have excused a refusal, and the citations as to the sanctity of the grave would be irrelevant to the question at hand, for no recovery could be had except upon proof of readiness to perform. As the contract does not in words confer such power, the reported cases present an array of authority showing the policy of the law and public sentiment to be so strongly set against the claim that the right asserted was intrinsic, grew out of the contract or was in any way contemplated by or incidental to it, that the

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representatives cannot be charged with captiously withholding a consent, when the giving of it would be repugnant to the extraordinary sensitiveness which has existed in all nations in regard to the disturbance of the human body after burial.

It follows that the plaintiff's exceptions must be sustained, the verdict set aside, and a new trial granted, with costs to the plaintiffs to abide the event. Gildersleeve, J., concurs.

Charles Wehle, executor, et al vs. *The United States Mutual Accident Association*—New York Superior Court.

SUICIDE CAUSED BY DISEASE.

This action was brought by Samuel S. Melick, as administrator of the estate of Leonard H. Robins, to recover upon a policy of accident insurance issued by the Travelers Insurance Company of Hartford. It was in evidence that the insured was a physician, who accidentally shot himself in the foot. The wound caused became very painful, being of a character to produce tetanus, or locked-jaw. Fearing this, his physicians gave him chloral and chloroform to relieve the intense pain and to ward off the apprehended disease. While the deceased was alone in his room he was seized with tetanus, causing the most excruciating pain, and was subsequently found dead in bed with a scalpel in his right hand and both jugular veins cut. Witnesses testified that tetanus in itself was sufficient to produce death, as a result of the wounds in the foot. Physicians testified that the deceased was unquestionably in tetanic spasms at the time of his death. There was a verdict for the plaintiff, from which the defendant appealed.

Held—We are forced to the conclusion that the shot wound was the sufficient cause which set in motion the train of events that in their natural consequences produced the cutting and the death. But it is said that this view is erroneous, because the cutting was a new and sufficient cause of the death, which intervened between the shot wound and the fatal result, and thus became itself its proximate cause. This position is untenable, because in the state of facts set forth in this instruction the cutting was not a new cause, nor a cause independent of the original efficient cause—the shot wound. It was only an effect of that cause—an accidental means produced and used by the original moving cause to produce its fatal effect. In the absence of the shot wound the cutting would never have been. That was dependent entirely for its existence and for its effect upon the original accident, and was a mere link in the chain of causation between that and the death. The intervening cause that will prevent a recovery for a death which results from an accidental bodily injury indemnified against by contract must be a new and independent cause, which interrupts the natural sequence of events, turns aside their course, prevents the natural and probable result of the original accidental injury, and produces a different result, that could not reasonably be anticipated. It may not be a mere effect of that injury, produced by it, and dependent upon it for both its existence and its effect. If the jury found that the facts were as they were stated in this instruction, the cutting was neither a new cause nor a cause independent of the shot wound, but a mere effect of it. Therefore it could not have been the proximate or moving cause of the death.

Travelers Insurance Company of Hartford vs. *Melick*—United States Circuit Court of Appeals, Eighth Circuit.

BURDEN OF PROOF OF SUICIDE UPON THE COMPANY.

This suit was brought to recover under an accident policy issued by the defendant, containing the usual provision against suicide. Upon the death of the insured the company refused payment on the ground that the deceased had committed suicide. It was shown in evidence that the deceased was a sober and industrious

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man, without any apparent reason for taking his life, unless it was despondency resulting from an injury he had received some time previous. The pistol with which he had shot himself had been placed in a drawer of his bureau without his knowledge. He was found in his room lying on his back, the bullet-hole in his forehead and the pistol lying near him. There were no powder marks on him and nothing to indicate that the pistol had been fired by himself. At the trial court there was a verdict in favor of the plaintiff, and appeal taken.

Held—The finding by the trial court that the shooting was accidental was justified by the evidence. Judgment affirmed.

Travelers Insurance Company vs. *Nitterhouse*—Indiana Court of Appeals.

NOTICE OF ASSESSMENTS.

In the policy in suit it was stipulated that notices of assessments mailed to the insured, postage prepaid, should be sufficient notice, and one calendar month after such notice was allowed for the payment of the assessment. On the policy was endorsed the following: "First premium payment payable February 1, 1892, and quarterly, semi-annually or annually thereafter." Notice of assessment was mailed to the insured January 1, 1892, but was not received by him. When the insured made a claim under his policy the company declared it to have been forfeited. Suit was brought to recover.

Held—In accordance with the endorsement on the policy, the insured had the right to presume that no assessment would be levied on his policy prior to February 1, and not having received a notice of the assessment, his failure to pay the assessment then due did not forfeit his rights under the policy.

Ball vs. *Northwestern Mutual Accident Association*—Minnesota Supreme Court.

COMPANY BOUND BY CLASSIFICATION OF AGENT.

The policy in this case was issued upon an application made out by a local agent, who took it to the general agent of the company and requested him to classify the risk. The applicant was a junk dealer, and the general agent classified him as a "merchant." The insured having met with an accident, made a claim under his policy, which the company denied, and suit was brought. The defendant pleaded misstatement of the occupation of the insured; that as a junk dealer his insurance would be limited to $300 in case of death and $100 in case of the loss of a foot, while as a "merchant" he was allowed $5000 in case of death and $2500 for the loss of a foot. At the trial court there was a verdict for the plaintiff and appeal taken.

Held—The defendant was bound by the classification made by its general agent.

New York Accident Insurance Company vs. *Clayton*—United States Court of Appeals.

MURDER MAY BE AN ACCIDENT.

This action was brought to recover under an accident policy that provided that the association should not be liable for injuries received while under the influence of liquor or while fighting. The evidence showed that the insured, in company with others, visited a disreputable house, and afterward became engaged in a quarrel in the street, during which insured was fatally shot. It was also shown that he was carrying a concealed weapon at the time. The defense was that the insured met his death while violating the law. At the trial court there was a verdict for the defendant, and an appeal taken.

Held—The fact that the insured was killed soon after leaving a disreputable house and in a street fight, himself carrying a concealed weapon, does not prevent a recovery

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under the policy, it not being shown that death was a natural result of his visit to the house in question or to the fact of his carrying a weapon. The deceased having been killed by a pistol in the hands of another person, and not having done anything to provoke the shooting, the killing was accidental within the meaning of the policy, although the person who did the shooting intended to kill the deceased.

Jones vs. *United States Mutual Accident Association*—Iowa Supreme Court.

ANSWERS IN APPLICATION MADE BY AGENT NOT WARRANTIES.

The plaintiff in this case sustained an injury to his left foot and brought suit to recover under a policy issued by the defendant. The defense was misstatement in the application. In answer to the inquiry, "Have you ever had any bodily infirmity?" he replied, "No." It was in evidence that the applicant had previously suffered from the freezing of his left foot, necessitating the amputation of several toes, and the limb was numb in consequence. It was shown, however, that the agent who procured the application knew of the circumstances and himself filled in the answer above given.

Held—A person authorized to secure applications for insurance and to send them to the company for acceptance must be deemed the agent of the insurers in all that pertains to the preparation of the application. In this case it is evident that the solicitor was the agent of the defendant association, and his act in filling out the application makes the association responsible.

Whitney vs. *National Accident Association*—Minnesota Supreme Court.

LIMITATION OF TIME FOR NOTICE OF DEATH.

In this case the contract sued upon provided that in case of a totally disabling injury, preventing the insured from doing his customary work, notice should be immediately given to the company with full particulars of the injury; and it further provided that in case of death, notice should be given "in like manner." It was shown that the insured received an injury which did not disable him at the time from pursuing his work, but from which he subsequently died.

Held—Under the terms of the policy it was not necessary to give the particulars of the accident, as the words "in like manner" qualify the time in which the notice shall be sent. Where the policy provided for notice of death, and proof thereof should be made within six months after the accident causing death, proof of death from injuries which did not cause total disability need not be given until six months after the death of the insured. Where notice is required to be given by letter, such notice given within ten days after death is sufficient compliance with the word "immediate" used in the policy. The fact that a letter was mailed, stamped and properly addressed, is evidence that the person to whom it was addressed received it. Where the statute requires the policy to state the exact amount which will be paid on the happening of the contigency insured against, it is not necessary for plaintiff to show, in order to recover, what would be the maximum amount that would be realized by an assessment made upon the members.

McFarland vs. *United States Mutual Accident Association*—Missouri Supreme Court.

PASSENGER IN A PUBLIC CONVEYANCE.

This was an action brought to recover under an accident policy which insured the plaintiff against accidents while traveling "as a passenger in a public conveyance provided by a common carrier." The benefits provided $3000 at death, $1500 for loss by actual separation of an entire hand or one entire foot. It appeared in evidence

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that the insured, having stepped from a train at a railroad station, attempted to speak with the engineer about a matter having no connection with his traveling, or his condition as passenger, and, while crossing the platform of the train between the tender and baggage car, fell between, and, becoming entangled in a rope, was dragged under the car and suffered the loss of a hand.

Held—The insured was out of his place as a passenger and could not recover for his injuries.

Hendricks vs. *Employes Liability Assurance Corporation*—United States Supreme Court.

VOLUNTARY EXPOSURE TO UNNECESSARY DANGER.

This action was brought to recover under a policy insuring against death from "bodily injuries effected through external, violent and accidental means, within the intent and meaning of the conditions" recited in the policy. The defense was that the deceased came to his death by being on the platform of a moving train, or attempting to get on it while the train was in motion. The evidence showed that the train on which the deceased was a passenger stopped at a station before it reached his destination; soon after it started again the deceased was found between the station platform and the track with his legs crushed by the wheels of the car.

Held—The burden of proof was upon the defendant to show that the death of the insured resulted from violation of the conditions of the contract. It was a question for the jury whether such was the fact in this case. The evidence does not show as a matter of law that the deceased's death was the result of "voluntary exposure to unnecessary danger" within the meaning of such condition in the policy.

Anthony vs. *Mercantile Mutual Accident Association*—Massachusetts Supreme Judicial Court.

DEATH BY DROWNING OR SUICIDE.

This was an action brought by the plaintiff to recover under a policy issued on the life of her husband. At the trial court there was a judgment for the defendant from which the plaintiff appealed.

Held—The proof that the body of the insured, where circumstances precluded the idea of suicide, was found in the river long after his disappearance with no mark of violence or robbery, made a case for the jury to determine whether it was suicide or accidental drowning. Evidence that when the deceased was last seen, late at night, he was more or less intoxicated, at a distance from his house, near a bridge having a low railing, was not so conclusive that he met his death while intoxicated as to warrant a non-suit. The Court of Appeals having found depositions upon which the trial court set aside a verdict rendered for the plaintiff and ordered one for the defendant, was improperly admitted, the oral testimony being obtainable, will not direct judgment on the first verdict, but will grant a new trial. Judgment reversed.

Couadeau vs. *American Accident Company*—Kentucky Court of Appeals.

CONSTITUTIONALITY OF STATE LAWS TO REGULATE INSURANCE.

The following decision of the Supreme Court of the United States, rendered in January, 1895, affirming the constitutionality of State laws regulating insurance, is important and will be read with interest.

On the 29th day of September, 1888, the plaintiff in error was charged before a police court of the city and county of San Francisco with having, on the first day of April, 1888, "in the city and county of San Francisco," committed the misdemeanor of procuring insurance on account of foreign companies that have not complied with the laws of this State; with having "then and there procured for a resident of this

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State insurance from an insurance company not incorporated under the laws of this State, to wit, China Mutual Insurance Company of Boston, said company or its agents not then or there having filed the bond required by the laws of this State relative to insurance." A jury having been waived, the case was tried by the court, and the defendant having been found guilty, was sentenced to pay a fine of $5, and, in default thereof, to be imprisoned in the city prison for twenty-four hours. Motions in arrest and for a new trial were made on several grounds, among which it is necessary only to state the following:

"Second, For that the statute, to wit, section 439 of the Penal Code of the State of California, amounts to and is a regulation of commerce between the several States and foreign nations, and is therefore in violation of paragraph 3, section 8, of article 1 of the Constitution of the United States.

"Third, For that section 439 of the Penal Code of the State of California is in violation of the constitutional right of the defendant to transact any business in the State of California which is not opposed to the good morals or health of the community.

"Fourth, That the said statute is not a police regulation.

"Fifth, For that said statute is in violation of the Fourteenth Amendment."

The motions having been overruled, the cause was taken by appeal to the Superior Court of the city and county of San Francisco, the highest court to which an appeal was permissible under the constitution and laws of the State of California.

The facts were stated as follows:

"That the firm of Johnson & Higgins are average adjusters and insurance brokers, residing and having their principal place of business in the city of New York, State of New York. That as insurance brokers they procure for other persons, of whatever State resident, and on the request of such persons, insurance on ships and vessels, cargoes and freights, from insurance companies not incorporated under the laws of the State of California, or doing business therein as provided by the laws of said State. That they receive from said companies the marine policies issued by said companies so insuring said ships or vessels and deliver them to the party or parties for whom they have procured the same. That the said firm of Johnson & Higgins at all the times herein mentioned had a place of business in the city and county of San Francisco, State of California, and that the defendant had at all the times herein mentioned charge of said business as the employe and agent of said Johnson & Higgins, and not otherwise. That on the 13th day of March, 1888, C. W. Mott, a resident of the State of California, inquired of said defendant if he, the said defendant, as the agent of Johnson & Higgins, could procure the said Johnson & Higgins to place a certain amount of insurance on the steamer Alliance of San Francisco, at a certain named rate of premium; to which said defendant replied he would see what could be done in respect to the same. That thereupon the said defendant informed Johnson & Higgins of the inquiry of said Mott and requested them to advise him, the said defendant, of what, if anything, they had done or could do in the premises; that in compliance with the said request of the said defendant, said Johnson & Higgins telegraphed to said defendant as follows: 'Alliance, four thousand dollars, done in American form,' but did not advise said defendant of the name of the company in which said insurance had been placed. The contents of the telegram above named were communicated by the defendant to said Mott. In April, 1888, said firm of Johnson & Higgins forwarded to the said defendant the policy of the 'China Mutual Insurance Company,' insuring four thousand dollars on said steamer Alliance. Said insurance company not then and there being a company incorporated under the laws of the State of California, and not then and there having by itself or its agent filed the bond required by the laws of the said State of California relating to insurance, this policy was delivered by the defendant to said Mott, and thereupon

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said Mott paid to the said defendant, as agent of Johnson & Higgins, the premium for said insurance. This premium was deposited by the defendant in a bank in San Francisco to the credit of Johnson & Higgins, and Johnson & Higgins were duly advised by him that said premium had been collected and the amount deposited in the bank to their credit. All the said verbal acts by said Mott and also of said defendant, and all acts of defendant as agent in said procuring, were done in the city and county of San Francisco, State of California."

On the foregoing statement the judgment below was affirmed upon the ground "that the facts, as they appear of record herein, bring the act of defendant within the true intent and meaning of section 489 of the Penal Code of the State of California," and that "on the facts in this case, said act is not repugnant to any of the provisions of the Constitution of the United States."

Mr. Justice White, after stating the case, delivered the opinion of the court.

The principle that the right of a foreign corporation to engage in business within a State other than that of its creation depends solely upon the will of such other State has long been settled, and many phases of its application have been illustrated by the decisions of this court. (Bank of Augusta *v.* Earle, 13 Pet. 519; Lafayette Ins. Co. *v.* French, 18 How. 404; Society for Savings *v.* Coite, 6 Wall. 594; Provident Institution *v.* Massachusetts, 6 Wall. 611; Hamilton Co. *v.* Massachusetts, 6 Wall. 632; Paul *v.* Virginia, 8 Wall. 168; Ducat *v.* Chicago, 10 Wall. 410; State Tax on Railway Gross Receipts, 15 Wall. 284; Railroad Co. *v.* Peniston, 18 Wall. 5; Delaware Railroad Tax Case, 18 Wall. 206; State Railroad Tax Cases, 92 U. S. 575; Philadelphia & Southern Steamship Co. *v.* Pennsylvania, 122 U. S. 326; California *v.* Pacific Railroad Co. 127 U. S. 1; Home Insurance Co. *v.* New York, 134 U. S. 594; Maine *v.* Grand Trunk Railway, 142 U. S. 217; Ashley *v.* Ryan, 153 U. S. 445.)

Whilst there are exceptions to this rule, they embrace only cases where a corporation created by one State rests its right to enter another and to engage in business therein upon the Federal nature of its business. As, for instance, where it has derived its being from an Act of Congress, and has become a lawful agency for the performance of governmental or quasi governmental functions, or where it is necessarily an instrumentality of interstate commerce, or its business constitutes such commerce, and is, therefore, solely within the paramount authority of Congress. In these cases the exceptional business is protected against interference by State authority. The reasons upon which the exceptions to the general rule are based have been often explained. (Telegraph Co. *v.* Texas, 105 U. S. 460; Gloucester Ferry Co. *v.* Pennsylvania, 122 U. S. 196, 205, 211; Phila. Steamship Co. *v.* Pennsylvania, 122 U. S. 326, 342; McCall *v.* California, 136 U. S. 104, 110; Norfolk & Western Railroad *v.* Pennsylvania, 136 U. S. 114, 118; Pickard *v.* Pullman Southern Car Co., 117 U. S. 34; Robbins *v.* Shelby County Taxing District, 120 U. S. 489; Leloup *v.* Mobile, 127 U. S. 640; Asher *v.* Texas, 128 U. S. 129; Stoughtenburgh *v.* Hennick, 129 U. S. 141; McCall *v.* California, 136 U. S. 104; Crutcher *v.* Kentucky, 141 U. S. 47.)

In the case last cited the precedents were fully reviewed, and the governing reasons of the law upon this subject were clearly elucidated. The contention here is that, inasmuch as the contract was one for marine insurance, it was a matter of interstate commerce, and as such beyond the reach of State authority and included among the exceptions to the general rule. This proposition involves an erroneous conception of what constitutes interstate commerce. That the business of insurance does not generically appertain to such commerce has been settled since the case of Paul *v.* Virginia, *supra*. (See also Phila. Fire Insurance Co. *v.* New York, 119 U. S. 110, and authorities there cited.) Whilst it is true that in Paul *v.* Virginia, and in most of the cases in which it has been followed, the particular contract under consideration

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was for insurance against fire, the principle upon which these cases were decided involved the question of whether a contract of insurance of any kind constituted interstate commerce. The court in reaching its conclusion upon this question was not concerned with any matter of distinction between marine and fire insurance, but proceeded upon a broad analysis of the nature of interstate commerce and of the relation which insurance contracts generally bear thereto. Thus in Paul *v.* Virginia, the court, speaking through Mr. Justice Field, said: "Issuing a policy of insurance is not a transaction of commerce. The policies are simply contracts of indemnity against loss by fire, entered into between the corporations and the assured, for a consideration paid by the latter. These contracts are not articles of commerce in any proper meaning of the word. They are not subjects of trade and barter, offered in the market as something having an existence and value independent of the parties to them. They are not commodities to be shipped or forwarded from one State to another, and then put up for sale. They are like other personal contracts between parties which are completed by their signature and the transfer of the consideration. Such contracts are not interstate transactions, though the parties may be domiciled in different States. The policies do not take effect—are not executed contracts—until delivered by the agent in Virginia. They are, then, local transactions, and are governed by the local law. They do not constitute a part of the commerce between the States any more than a contract for the purchase and sale of goods in Virginia by a citizen of New York whilst in Virginia would constitute a portion of such commerce."

This language was reiterated in the case of the Phila. Fire Ins. Co. *v.* New York (*supra*). In Crutcher *v.* Kentucky (*supra*), the court, in applying the exception to the general rule, held that the State of Kentucky was without power to prevent a corporation engaged in interstate commerce from entering that State and carrying on its business therein, and also pointed out the distinction between the making of contracts of insurance and interstate commerce or the necessary instrumentalities thereof, as follows: "The case is entirely different from that of foreign corporations seeking to do a business which does not belong to the regulating power of Congress. The insurance business, for example, cannot be carried on in a State by a foreign corporation without complying with all the conditions imposed by the legislation of that State. So with regard to manufacturing corporations, and all other corporations whose business is of a local and domestic nature, which would include express companies whose business is confined to points and places wholly within the State. The cases to this effect are numerous."

It is evident, then, as we have said above, that the attempt to so distinguish between policies of marine insurance and policies of fire insurance, as to reach the deduction that there is a constitutional difference between the business of a corporation issuing policies of one kind and that of a corporation dealing in policies of the other kind, which affects the question of a State's authority to control the business of either, is based upon a fundamental misconception of the nature of the constitutional provision relied upon. It ignores the real distinction upon which the general rule and its exceptions are based, and which consists in the difference between interstate commerce or an instrumentality thereof on the one side and the mere incidents which may attend the carrying on of such commerce on the other. This distinction has always been carefully observed, and is clearly defined by the authorities cited. If the power to regulate interstate commerce applied to all the incidents to which such commerce might give rise and to all contracts which might be made in the course of its transaction, that power would embrace the entire sphere of mercantile activity in any way connected with trade between the States, and would exclude State control over many contracts purely domestic in their nature.

The business of insurance is not commerce. The contract of insurance is not

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an instrumentality of commerce. The making of such a contract is a mere incident of commercial intercourse, and in this respect there is no difference whatever between insurance against fire and insurance against "the perils of the sea."

The State of California has the power to exclude foreign insurance companies altogether from her territory, whether they were formed for the purpose of doing a fire or a marine business. She has the power, if she allows any such companies to enter her confines, to determine the conditions on which the entry shall be made. And as a necessary consequence of her possession of these powers, she has the right to enforce any conditions imposed by her laws as preliminary to the transaction of business within her confines by a foreign corporation, whether the business is to be carried on through officers or through ordinary agents of the company, and she has also the further right to prohibit a citizen from contracting within her jurisdiction with any foreign company which has not acquired the privilege of engaging in business therein, either in his own behalf or through an agent empowered to that end. The power to exclude embraces the power to regulate, to enact and enforce all legislation in regard to things done within the territory of the State which may be directly or incidentally requisite in order to render the enforcement of the conceded power efficacious to the fullest extent, subject always, of course, to the paramount authority of the Constitution of the United States.

In the argument at bar it was admitted that, if the contract is to be considered as made in California, then this case is governed by the foregoing principles, unless the business of a foreign company writing marine insurance is protected by the interstate commerce clause of the Constitution, which, as we have seen, is not the case. It is claimed, however, that, irrespective of the cause, the conviction here was illegal: first, because the statute is by its terms invalid, in that it undertakes to forbid the procurement of a contract outside of the State; and secondly, because the evidence shows that the contract was in fact entered into without the territory of California. The language of the statute is not fairly open to this construction. It punishes "every person who in this State procures or agrees to procure for a resident of this State any insurance," etc. The words "who in this State" cannot be read out of the law in order to nullify it under the Constitution. It is urged that the words "every person who agrees to procure for a resident of this State," are inconsistent with the preceding language, "who in this State procures," etc. The argument is this: The act punished is procuring for a resident; in order to procure for another, the procurer must be agent of such other; hence the contract of insurance was procured by the agent of the insured, and not by the agent of the foreign company; and inasmuch as the foreign company was not, and under the law could not be, technically, within the State for the purpose of giving its assent to the contract, the insurance must have been procured without the State. This fallacy here is ingenious, but it is easily exposed. The elementary rule is that every reasonable construction must be resorted to, in order to save a statute from unconstitutionality. (Parsons *v.* Bedford, 3 Pet. 433; United States *v.* Coombs, 12 Pet. 72; Brewer *v.* Blougher, 14 Pet. 178; Grenada County *v.* Brown, 112 U. S. 261; Presser *v.* Illinois, 116 U. S. 252.)

The admission that the insurance was procured for the resident from a foreign company, which had no agent in the State, does not exclude the possibility of its having been procured within the State. If it were obtained for the resident by a broker who was himself a resident, this would be a procuring within the State and be covered by the statute.

The business of a broker is to serve as a connecting link between the party who is to be insured and the party who is to do the insuring—to bring about "the meeting of their minds," which is necessary to the consummation of the contract. In the discharge of his business he is the representative of both parties to a certain extent.

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(How *v.* Union Mut. L. Ins. Co., 80 N. J. 32; Monitor Mut. Ins. *v.* Young, 111 Mass. 537; Hartford Ins. Co. *v.* Reynolds, 36 Mich. 502.)

Domat thus defines his functions: "The engagement of a broker is like to that of a proxy, a factor, or other agent; but, with this difference, that the broker, being employed by persons who having opposite interests to manage, he is, as it were, agent both for the one and the other to negotiate the commerce and affair in which he concerns himself. Thus, his engagement is two-fold, and consists in being faithful to all the parties in the execution of what every one of them entrusts him with. And his power is not to treat, but to explain the intentions and to negotiate in such a manner as to put those who employ him in a condition to treat together personally." (Domat, vol. 1, bk. 1, tit. 17, sec. 1, Strahan's translation.)

Story says this statement of the functions of a broker is "a full and exact description according to the sense of our law." (On Agency, p. 31, note 3, 9th ed.)

If the contention of the plaintiff in error were admitted, the established authority of the State to prevent a foreign corporation from carrying on business within its limits, either absolutely or except upon certain conditions, would be destroyed. It would be only necessary for such a corporation to have an understanding with a resident that in the effecting of contracts between itself and other residents of the State, he should be considered the agent of the insured persons, and not of the company. This would make the exercise of a substantial and valuable power by a State government depend not on the actual facts of the transactions over which it lawfully seeks to extend its control, but upon the disposition of a corporation to resort to a mere subterfuge in order to evade obligations properly imposed upon it. Public policy forbids a construction of the law which leads to such a result, unless logically unavoidable.

The facts found here enforce the correctness of these views, and illustrate the evil which the statute was doubtless intended to prevent. Johnson & Higgins were average adjusters and brokers in New York city. Hooper, the plaintiff, as their agent, had a place of business in San Francisco. As such broker he applied for the insurance to his principals in New York city; the policy came to San Francisco for delivery, and the premium was there paid. One more contention remains to be noticed. It is said that the right of a citizen to contract for insurance for himself is guaranteed by the Fourteenth Amendment, and that, therefore, he cannot be deprived by the State of the capacity to so contract through an agent. The Fourteenth Amendment, however, does not guarantee the citizen the right to make within his State, either directly or indirectly, a contract the making whereof is constitutionally forbidden by the State. The proposition that, because a citizen might make such a contract for himself beyond the confines of his State, therefore he might authorize an agent to violate in his behalf the laws of the State, within her own limits, involves a clear *non sequitur*, and ignores the vital distinction between acts done within and acts done beyond a State's jurisdiction.

Judgment affirmed.

R. B. Hooper vs. *The People of the State of California*—Supreme Court of the United States.

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ASSESSMENT RESERVE FUNDS.

HOW ASSESSMENT LIFE INSURANCE COMPANIES MAINTAIN RESERVES AND THEIR FUNCTIONS.

BY LUCIUS MCADAM, ACTUARY AND COUNSELOR-AT-LAW.

It is a common error to assume that the reason why life insurance companies hold reserve funds, is that the statute law requires it. In fact, all the earlier insurance companies held and kept reserve funds long before there was any statute law on the subject, for the simple reason that the mathematical necessities of the business required it to be done. For example, if the premium for a year's insurance is found to be $100, it naturally follows that after six months, $50 having been used up in insurance, there remains more work to be done, so that $50 must be held in reserve to pay for that work. In the case of fire insurance, such reserve fund is the unearned premium for the year or term, meaning thereby the proportion of the premium charged covering the unexpired term of the policy. In like manner the marine insurance companies return as liabilities the amount of their unearned premiums. As to fire, marine and some other forms of insurance, the Insurance Department and the Legislature have and can have no other data to compute the reserve liability than the premiums fixed by the companies themselves.

The liability of life insurance companies may be fixed by tables of mortality and interest known to all the world. Hence the enactment of laws as to the liability of life insurance companies, the larger part of which consists of the reserve fund computed upon recognized tables of mortality and interest. Life insurance companies, however, understood this liability and set aside and maintained reserve funds long before any statute law on the subject was enacted.

The obligation of such companies to keep a reserve fund springs from the natural laws of the business, and derives but little sanction from the statute law beyond fixing the table of mortality and the rate of interest upon which the same may be computed. The first law in the State of Massachusetts was enacted in the year 1854, and provided that every life insurance company doing business in that commonwealth be required annually to return the net value of all its policies outstanding on the 1st day of November in each year. (See Wright's Mass. Reports, 1859–65 page 48.) In the year 1858 another act was passed in that State requiring the companies to return to the Insurance Commissioners the necessary data for a valuation. Under this act Elizur Wright, then Insurance Commissioner, adopted the Actuaries' or Combined Experience Table at 4 per cent and valued the liabilities of the companies accordingly.

In the State of New York, the first standard of valuation was the English Life Table No. 3 for males at 5 per cent, adopted by Chapter 785 of the Laws of 1866. This was amended by Chapter 623 of the Laws of 1868 prescribing the American Table at 4½ per cent and was further amended by Chapter 341 of the Laws of 1884, adopting the Actuaries' or Combined Experience Table at 4 per cent to take effect December 31, 1887. The same rule is now in force under Chapter 690 of the Laws of 1892.

Before these laws were passed, however, there were in existence the following companies keeping their own reserve funds, computed by the tables adopted by them for the computation of premiums:

Presbyterian Ministers Fund, Pa., incorporated 1759; Ætna Life, Conn., incorporated 1820; New England, Mass., incorporated 1835; New York Life, N. Y., incor-

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porated 1841; Mutual Life, N. Y., incorporated 1842; State Mutual, Mass., incorporated 1844; Mutual Benefit, N. J., incorporated 1845; Conn. Mutual, Conn., incorporated 1846; Penn Mutual, Pa., incorporated 1847; National Life, Vt., incorporated 1848; Union Mutual, Me., incorporated 1848; Manhattan, N. Y., incorporated 1850; United States, N. Y., incorporated 1850; Berkshire, Mass., incorporated 1851; Phœnix Mutual, Conn., incorporated 1851; Mass. Mutual, Mass., incorporated 1851.

That is to say about one-half of the companies now existing were organized and carried on to success in the absence of any statute law on the subject of maintaining a reserve fund. They were a law unto themselves in that matter, and kept intact the fund required by the natural laws of the business.

In like manner the better managed assessment life insurance associations established and maintained reserve funds for the security of policyholders, before the law had made it mandatory so to do. By the statutory revision of the laws of New York as to insurance companies (Chapter 690 Laws of 1892, Section 205), provision was made for the establishment of a reserve or emergency fund, to take effect October 1, 1892. As there are some marked differences between the funds originally kept by the companies and those now required by law, a discussion of them will naturally fall under two heads.

First—The reserve funds established by the charter, by-laws or rules of the associations themselves.

Second—The reserve funds required by law.

I.—RESERVE FUNDS UNDER CHARTERS, BY-LAWS AND RULES.

Many of the assessment life insurance associations, foreseeing the necessity of providing for an increased mortality arising from the advancing age of the members, adopted plans whereby a fund was to be created to meet this future liability and to maintain the assessment charges at a minimum sum. The form which this usually took was to set aside a certain proportion of each assessment—say 20 or 25 per cent—as a reserve fund which was to be invested and maintained intact for a term of years, say ten years, when a portion of it might be divided among those who had paid for ten years and used in reduction of their future assessments. Another provision was that after the reserve fund had accumulated to $100,000, the excess might be used if required to make up deficiencies in the death fund.

It will be observed that the real use and intention of the reserve fund so constituted, was to reduce the future assessments, and not to pay current death claims, which it was assumed would be paid from the other part of the assessments collected. The closing up of certain assessment associations by the action of the Attorney-General, on suggestion of the Insurance Department has brought this feature of their business to the attention of the courts, and it has thus become the subject of judicial decision. In the case of the Equitable Reserve Fund Life Association, a controversy arose over the distribution of the funds, those holding death claims contending that all the funds of the company were applicable to their payment. The Court of Appeals of the State of New York, however, held that each class of claimants was restricted to its own fund, the death claimants to the death fund, and the living members to the reserve fund. (In re Equitable Reserve Fund Life Association, 131 N. Y. 354.) This decision was based upon the ground that the members of the association, by the acceptance of the certificate of membership containing the provisions as to the reserve fund and referring to the charter and by-laws, had made a contract between themselves whereby the living members owned the reserve fund, and the death claimants could look only to the other funds of the association for payment.

This decision has been followed in the later case of The People *vs.* The Life Union, decided by William G. Davies, Esq., referee, affirmed by the General Term of the Supreme Court (N. Y. Law Journal, February 1, 1895), and by the Court of Appeals March 11, 1895 (see also Lindquist *vs.* Glines, 23 N. Y. Supp., 272).

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In like manner it had been decided by the Supreme Court of Massachusetts that where the association had set apart a safety fund, consisting of $10 per $1000 of insurance, to be applied after five years to the payment of future assessments, such fund belonged to the living members, and could not be applied to the payment of death claims (Burdon *vs.* Massachusetts Safety Fund Association, 147 Mass., 360, and 1 Lawyer's Reports Annotated, 146).

It follows, therefore, that those companies which have, by their certificates, charter and by-laws, established a reserve fund for the benefit of living members, must keep that fund inviolate for the uses and purposes designated. Death losses must be paid from the proportion of current assessments levied and applicable to that purpose, or from a death fund established for that purpose. It is manifest that the death fund will be continually depleted by the payment of death claims and replenished by assessments, while the reserve fund for living members will continue to grow, being reduced only by the amounts applicable to pay assessments. Even after the prescribed limit has been reached, when the surplus may be used in payment of death claims, it may not become necessary so to use it. This explains the large amounts accumulated in assets and reserve funds by certain assessment life insurance companies. The death claims have been paid wholly or in large part from the proportion of assessments applicable to the death fund, leaving the reserve fund for the living members intact and continually accumulating.

II.—THE RESERVE FUND REQUIRED BY LAW.

At the outset it will be interesting and instructive to consider the reason for the enactment of the law which we will hereinafter quote. As has already been seen, the reserve funds heretofore held by assessment associations were primarily intended to protect the living members, while the provisions for the payment of death claims were not so fully or adequately made. The certificate of membership usually stated a maximum amount of insurance designed to be secured thereby, but provided, nevertheless, that the amount actually payable should depend upon the amount collected by an assessment. By reason of this provision disputes frequently arose as to the amount that had been raised by assessment, whether such amounts were payable to the particular claimant or *pro rata* among several claimants, and, in some instances, whether the association was justified in levying any assessment whatever to pay a disputed claim.

It will readily be seen that whatever was the understanding of the member when alive as to the extent of the liability of the association the beneficiary, upon the death of the insured, naturally claimed the full amount or maximum sum named in the certificate. If not satisfied with the statement of the association, that the assessment had not yielded the maximum sum, but a smaller amount, suits would be brought upon the certificate. In some cases the litigation would take the form of an action in equity to determine the amount raised and applicable to the payment of the particular claim. In other cases the suit would be brought at law for the maximum sum named in the certificate. In other cases still, where the association disputed the claim and refused to levy an assessment, it became a question whether the proper remedy was to bring an action to compel the levying of an assessment or simply to sue for the amount. The decisions upon these various points are too numerous to quote in an article of this character, but will be found cited in the text books (see Cooke on Life Insurance; Bacon on Benefit Societies). The trend of the decisions has, however, been toward permitting an action at law for the maximum sum named, leaving the association to reduce the amount by proper allegations and proof that a smaller sum only is due. Thus in the State of New York it was held by the Court of Appeals that an action at law lies upon a benefit certificate to recover the amount named therein where it appears that a single assessment, if properly levied, would produce the required amount (Darrow *vs.* Family Fund Society, 116 N. Y., 537; O'Brien *vs.* Home Benefit Society, 117 N. Y., 318).

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Much hardship ensued on both sides by reason of these varying views of the law applicable to the subject. On the one hand the claimant may have been thrown out of court on a technicality, or compelled to accept a smaller sum than was strictly just, while on the other hand the association may have been compelled to pay the full amount of the certificate, when in fact a smaller sum only was due.

Many of the assessment associations considered that the wiser plan after all was to secure the payment of the full sum insured, and for that purpose established reserve or emergency funds specially devoted to the payment of the death claims, and fixed rates of assessments accordingly. If the rate of assessment was thereby raised, the better judgment of the members would commend that course in view of the greater security afforded in consequence. This led to the enactment of laws by which the establishment of a reserve or emergency fund for the payment of death claims is made obligatory on all the associations. An act of this character was passed in the State of New York in the year 1892 to take effect October 1, 1892, being Chapter 690 of the Laws of 1892, Section 205, and reads as follows:

SEC. 205. *Reserve or Emergency Fund.*—Every such corporation, association or society, except casualty associations or societies, shall accumulate and maintain a reserve or emergency fund of an amount not less than the proceeds of one death or disability assessment, or periodical call on all policy or certificateholders thereof, and at least equal to the amount of its maximum certificate or policy. Such fund, if not already accumulated, shall be accumulated by every existing corporation, association or society formed for like purposes, within six months from the time this article takes effect (Oct. 1, 1892); and by every corporation, association or society hereafter formed under this article, within six months from the date of its incorporation, and shall be held for the benefit or protection of its members, their legal representatives or beneficiaries. In case such fund or any portion thereof shall have been used by the corporation for the purpose or purposes for which the same was created or accumulated, and the amount thereof thereby reduced to less than the proceeds of one death or disability assessment or periodical call, the amount of such reduction below the proceeds of one death or disability assessment or periodical call shall be made up and restored to said fund within three months thereafter. If such fund is in excess of double the proceeds of the last death or disability assessment or periodical call, upon the entire membership, the excess, or any portion thereof, may be used in reduction of assessments or premium calls upon policy or certificateholders; and if in excess of double such proceeds, and not less than the sum of one hundred thousand dollars, the *pro rata* excess on any policy or certificate terminated by death or surrender may be refunded to the holder or beneficiary provided that nothing contained in this article shall be construed to permit any contract promising any fixed cash payment to any living certificate or policyholder. Every such casualty association or society shall accumulate within six months from the time this article takes effect and maintain a reserve or emergency fund of at least eight thousand dollars, if the maximum policy issued by such association or society be for five thousand dollars or more or a reserve or emergency fund of two dollars for each five thousand dollars of insurance in force, if the maximum policy issued by such association or society be for less than five thousand dollars, and thereafter five per cent of the amount realized on each periodical call shall be set apart and added thereunto, unless the same be already accumulated, until such fund shall be equal to two dollars on each five thousand dollars of insurance in force. In case such reserve or emergency fund or any portion thereof shall have been used by any such corporation or society for the purpose for which the same was created or maintained, the amount so used shall be made up and restored to said fund within six months thereafter. Such fund may be held in cash, or invested in the same class of securities required for the investment of funds by domestic life insurance corporations.

No foreign corporation, association or society shall be authorized to transact any business authorized by this article within this State unless it furnishes evidence satisfactory to the Superintendent of Insurance that it has accumulated a fund equal in amount to that required by this section, and that such accumulation is permitted by the laws of the State or country where it is incorporated and that it is held for the benefit of policy or certificateholders only and invested as required by such laws. If any such corporation, association or society is authorized by the law under which it is incorporated to issue contracts of insurance not authorized by this article, it may be permitted to transact in this State the kind of business authorized by this article upon complying in all other respects with the requirements of this chapter and filing with the Superintendent of Insurance an agreement duly executed by its proper officers that such corporation, association or society will not

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RESERVE AND EMERGENCY FUNDS HELD BY ASSESSMENT ASSOCIATIONS UNDER PROVISIONS OF CHAPTER 690, LAWS OF 1892, AS APPEARS FROM STATEMENTS FILED WITH THE INSURANCE DEPARTMENT FOR THE YEAR ENDING DECEMBER 31, 1894.

NAME OF ASSOCIATION.	Cash Assets.	Contingent Assets.	Cash in Bank on Account of Reserve or Emergency Fund.	Reserve or Emergency Fund.
BUSINESS ASSOCIATIONS.				
Albany Masonic Relief	$2,245	.....	$771	$1,268
Albany Mutual Benefit	388	.....	.....	388
American Co-operative Relief	14,557	$34,508	3,692	(†)
American Knights of Protection	277	188	(*)	(*)
American Protective Association	5	.....	(*)	(*)
American Sick Benefit and Accident Ass'n	4,523	1,854	.....	2,000
American Temperance Life	13,493	22,487	11,262	11,262
Bankers Alliance of California	164,640	30,193	36,643	162,788
Bankers Life Association, Iowa	1,519,207	97,020	45,812	1,497,091
Bankers Life Association, Minnesota	619,752	84,295	36,783	515,525
Bankers Life Insurance Company, New York	125,742	19,068	11,368	111,211
Bay State Beneficiary	263,672	274,415	82,577	262,791
Chenango Mutual Relief	45,409	3,875	.....	26,326
Commercial Mutual Accident Company	18,997	8,700	5,380	10,000
Commercial Travelers Association	114,853	39,331	23,316	102,951
Commercial Travelers Mutual Accident	40,881	.....	35,345	35,345
Connecticut Indemnity Association	258,020	18,795	10,809	50,000
Covenant Mutual Benefit	632,046	700,285	.....	300,000
De Witt Clinton Ready Relief	2,716	.....	(*)	(*)
Empire Life Insurance Company	22,810	33,764	11,364	(†)
Empire Sick and Accident Company	8,957	8,642	2,000	8,000
Empire State Degree of Honor	1,802	.....	1,802	1,802
Equal Rights Benefit	10,238	.....	9,799	9,759
Expressmens Mutual Benefit	58,651	.....	.....	15,347
Fidelity Mutual Life	1,058,516	1,437,648	48,741	994 152
German Masonic Mutual Relief	851	.....	745	851
Gold and Stock Life	7,137	141	6,000	7,137
Golden Eagle Association	1,588	2,008	1,000	1,000
Hartford Life and Annuity	1,451,786	258,000	1,180,232	1,180,241
Industrial Benefit	33,508	34,814	19,791	23.866
Insurance Clerks Mutual Benefit	27,049	1,963	10,803	27,049
Jewelers League	143,681	.....	5,176	143,681
Jewelers and Tradesmens	14,972	15,247	12,854	14,354
Keystone Mutual Benefit	9,682	16,500	9,057	(†)
Knickerbocker Mutual Benefit	3,829	.....	3,829	.....
Knights Templars & Masons Life Indem. Co	297,382	.....	47,346	282,980
Knights Templars and Masonic Mutual Aid	432,516	.....	1,431	394,840
Maine Benefit Association	90,153	52,293	48	87,700
Masonic Life Association of Oswego	620	.....	500	500
Masonic Life Ass'n of Western New York	72,042	.....	3,726	64,368
Masonic Mutual Life, Ohio	73,144	8,100	72,830	73,144
Massachusetts Benefit Life	1,180,505	657,000	309,619	1,085,695
Massachusetts Mutual Accident	20,041	8,025	7,073	7,073
Mercantile Benefit Association	101,316	7,273	18,655	82,399
Mercantile Mutual Accident Association	14,684	14,159	9,849	9,849
Merchants Life Association of United States	107,840	.....	10,354	104,845
Merchants and Travelers Accident Ins. Co	14,543	5,882	8,000	8,000
Mohawk Valley Masonic Life	826	.....	692	(†)
Mutual Benefit Association of Suffolk County	16,670	.....	8,636	16,617
Mutual Benefit Association, 5th St. Baptist	45	.....	(*)	(*)
Mutual Life Association of Brooklyn	3,231	2,940	.....	1,173
Mutual Relief Association	80,465	.....	14,837	74,837
Mutual Reserve Fund Life	4,311,520	1,224,596	602,409	3,827,635
Mutual Union Association	11,822	969	4,547	7,140
National Accident Society	42,389	22,039	151	11,963
National Life Association, Connecticut	255,151	5,859,147	.....	113.719
National Life Maturity	364,483	365,208	9,415	261,683
New England Mutual Accident	81,650	21,416	.....	24,933
New York Casualty	544	365	(†)	(†)
New York Physicians Mutual Aid	27,238	2,302	6,258	23,494
New York Safety Reserve	3,551	.....	21	3,005
Northern Tier Masonic Relief	110	.....	(*)	(*)
Northwestern Masonic Aid	763,217	465,200	.....	418,224
Odd Fellows Mutual Aid and Accident	29,510	42,158	.....	17,019

The asterisk (*) signifies no reserve; the dagger (†) signifies no report; (‡) one-fourth of each assessment.

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RESERVE AND EMERGENCY FUNDS—*Continued.*

NAME OF ASSOCIATION.	Cash Assets.	Contingent Assets.	Cash in Bank on Account of Reserve or Emergency Fund.	Reserve or Emergency Fund.
Odd Fellows Mutual Aid and Benefit	$2,510	.....	$1,100	$1,100
Odd Fellows Mutual Benefit	458	.....	(†)	(†)
Odd Fellows Provident Association	631	.....	(†)	(†)
Preferred Masonic Mutual Accident	29,810	$13,272	8,655	8,655
Protective Life Association { Life Dept	49,414	5,510	14,034	40,484
Protective Life Association { Accident Dept.	2,461	617	150	150
Protective Life Assurance Society	281	.....	(†)	(†)
Provident Aid Society	53,483	.....	.....	43,601
Provident Association of Newtown	1,795	.....	783	783
Railway Officials and Employes Accident	203,987	.....	12,000	12,000
St. Lawrence Life Association	6,083	231	1,009	1,009
Security Mutual Life Association	281,116	49,553	67,318	124,909
Southern Tier Masonic Relief	10,628	2,965	4,128	10,628
Stafford Benefit	.....	.....	(†)	(†)
Teachers Provident Association of U. S	850	.....	799	(‡)
Telegraphers Mutual Benefit	124,575	14,728	15,550	114,900
Traders and Travelers Accident Company	28,615	12,671	7,485	18,000
United Life Insurance Association	27,939	67,288	23,005	23,005
United States Masonic Benevolent Ass'n	193,927	29,500	.....	8,726
United States Mutual Accident	154,313	173,242	15,072	60,214
Western New York Relief	502	.....	429	429
Workingmans Co-operative Association	16,148	.....	5,036	5,150
FRATERNAL ORDERS.				
Ahawas Israel	6,872	3,000	2,552	2,552
American Israelites, Independent Order	9,204	.....	400	400
American Legion of Honor	599,027	243,293	81,336	581,566
American Star, Order of	6,540	.....	484	584
Benai Berith	415,592	.....	(†)	415,592
Brith Abraham, Independent Order	40,186	5,441	21,162	37,162
Catholic Benevolent Legion	6,029	.....	(*)	(*)
Catholic Knights of America	297,442	114,386	5,072	268,403
Catholic Mutual Benefit Association	196,652	132,000	194,007	194,007
Catholic Relief and Beneficiary	6,847	500	4,388	5,688
Chosen Friends, Order of	33,086	186,415	(*)	(*)
Empire Knights of Relief	24,984	762	571	(†)
Equitable Aid Union	53,925	133,425	(*)	(*)
Foresters of America, Ancient Order	1,841	9,600	(*)	(*)
Foresters, Independent Order of (Canada)	1,267,482	.....	151,615	1,155,296
Fraternal Accident Association of America	8,616	28,130	2,971	8,616
Fraternal Mystic Circle	71,340	56,881	.....	91,925
Free Sons of Israel, Independent Order	599,684	.....	53,829	599,684
Free Sons of Judah, Independent Order	4,738	.....	401	401
Golden Chain, Order of	19,926	11,739	(*)	(*)
Golden Cross, United Order of	21,168	81,000	(*)	(*)
Home Circle	11,927	8,300	(*)	(*)
Improved Order Heptasophs	40,891	.....	(*)	(*)
Knights of Honor	14,712	590,539	(*)	(*)
Knights and Ladies Golden Star	1,014	14,104	(*)	(*)
Knights and Ladies of Honor	218,480	80,208	(*)	(*)
Knights of the Maccabees of the World	105,426	75,000	(*)	(*)
Knights of Pythias (Endowment Rank)	310,286	15,943	(*)	(*)
Knights of St. John and Malta	5,915	2,289	911	911
Knights of Sobriety, Fidelity and Integrity	142,412	.....	25,960	(†)
Ladies Catholic Benevolent Association	16,392	7,500	10,659	10,659
Loyal Additional Benefit	6,880	.....	(*)	(*)
Masons Fraternal Accident Association	24,951	25,257	11,563	14,143
National Benevolent Legion	407	.....	(*)	(*)
National Protective Legion	27,755	2,297	10,030	22,330
National Provident Union	9,736	26,000	(*)	(*)
Protected Home Circle	124,712	.....	.....	(†)
Royal Arcanum	608,578	272,332	(*)	(*)
Royal Society of Good Fellows	9,590	74,000	(*)	(*)
Royal Templars of Temperance	10,234	30,180	(*)	(*)
Select Knights, Order of	1,026	.....	(*)	(*)
Sons of Abraham, Independent Order	3,761	1,210	806	806
Templars of Liberty of America	9,501	.....	.....	(†)
United Friends, Order of	37,314	87,500	16,314	21,000
United Workmen, Ancient Order	50,060	192,828	(*)	(*)
Western New York Masonic Relief	10	.....	(*)	(*)

The asterisk (*) signifies no reserve; the dagger (†) signifies no report: (‡) one-fourth of each assessment.

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enter into or issue within the State of New York any contract of insurance, policy or agreement not authorized by this article. Upon a breach of said agreement by any such corporation, association or society, the Superintendent of Insurance shall forthwith revoke and cancel its authority to transact business in this State.

The annual report of the Superintendent of Insurance required in Section 202 of this article shall be in lieu of all other reports required by law.

Under this act the assessment associations now create and hold such funds. The amounts thereof as reported to the New York Insurance Department in the year 1895 will be found in the table given herewith.

We think it will be found that this requirement will be of the greatest use, not only to the insuring public, but to the assessment associations themselves, as their certificates will thereby be placed upon a solid foundation, securing the payment of the full sum named in the certificate, and avoiding the disputes which have vexed the insured and detracted from the reputation of the associations as to the reliable character of the insurance furnished by them. It will be noted that the table also gives the reserve funds held by certain fraternal organizations. These associations are not required by the law to keep these funds, but a few have deemed it a wise course to establish and maintain such reserve fund in like manner for the security of their members and beneficiaries.

LIFE INSURANCE A CHRISTIAN DUTY.

Next to love of God comes love of family; duty to God first, duty to family second. Faithfulness in discharge of the first duty implies faithfulness in the second. Obligations to God imply obligations to those whom he has entrusted to our care. To do the best for the present while living regardless of the future is by no means the full duty of man. "He lives long who lives well." We recognize that it is a Christian duty to leave wife and children the heritage of a good name, and although "a good name is rather to be chosen than great riches," it is also a Christian duty to leave to them as far as possible a comfortable maintenance. "A good man leaveth an inheritance to his children's children." To make provision for the future is unselfish, and unselfishness is a trait of Christian character. Life insurance enables one to carry out this principle of Christian duty and unselfishness more perfectly than any other system that has ever been devised. The system is indeed so perfect that little or no room is left for an excuse to a man with a family for not making future provision for them. It is true, in many cases, more or less self-denial is required to pay the premiums. If, however, anyone attempts to argue with himself that he is not required to make such a sacrifice he should consider which hardship is the greater, for him to pay the premiums or for his family to get along without the insurance thus provided in case he be taken from them. The man who places a proper estimate upon life insurance will not be without it, and he will cling to it with unyielding tenacity, even though it require the closest economy to pay the premium.

A few years since a policyholder called at a life insurance office in this city to pay the premium on his policy. After paying it he said, "It has required great effort and self-denial to pay this premium," and holding a few pennies in his hand added, "this is all the money I have left in the world." Devotion to his family was uppermost in his mind. This was the last payment he made on that policy. A few weeks later he became seriously ill and died, and this insurance was the only means of support that was left to his family. By this act of self-sacrifice he furnished a striking example of thoughtful and loving care for those dependent upon him worthy of imitation by every husband and father.

A man's life will be freer from anxiety by having life insurance, as he knows that in event of his death it will prove an anchor to his family against want and hardship. Furthermore the improved plans adopted by the companies of late years afford excellent opportunities for providing for old age. Many young men and young women owe their education to the wise provision made for them by life insurance. It provides, therefore, not only against want and for old age, but is a potent factor for the promotion of the best interests of society. If any one having a family is inclined to the belief that life insurance fails of application in his case, let him take a sheet of paper and write on one side the arguments in favor of life insurance and on the other arguments against it. In comparing results he will find many arguments in favor of it and none against it.—*Henry C. Ayres, in the Presbyterian Messenger.*

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CASUALTY INSURANCE IN GREAT BRITAIN.

NAME OF COMPANY.	Year.	Premiums Received.	Expenditure.		Accident Fund, Exclusive of Share-holders' Capital.
			Claims Paid.	Expenses of Management.	
		£	£	£	£
Abstainers and General	1893	112	.....	385	*Nil.*
Accident	1893	44,622	23,027	18,163	28,540
Ashby de la Zouche Plate Glass	1893	23	7	1	123
Blackburn Plate Glass	1893	261	150	87	98
Boiler and Steam Power	1893	84,229	69,700	.....	24,463
Bradford Plate Glass	1892	231	117	57	626
British Combination	1891	1,847	579	2,012	*Nil.*
British and Irish Plate Glass	1893	1,472	847	433	658
British Union	1893	1,713	251	2,528	.....
British United Guarantee	1894	147	*Nil.*	87	91
Builders Accident	1894	6,853	4,540	1,812	4,241
Co-operative	1893	1,306	308	364	2,980
Crown Accident	1893	19,158	9,572	9,901	5,929
Derby Mutual Plate Glass	1893	160	56	77	65
Dewsbury and District Plate Glass	1893	91	44	43	217
Economic Plate Glass	1893	375	131	149	326
Employers Liab. Assurance Corporation	1894	267,960	258,158	.....	182,361
Employers Liability and Workpeoples	1894	21,072	10,535	7,712	7,222
Engine, Boiler and Employers Liability	1893	29,649	25,443	.....	25,419
Equitable Fire and Accident	1893	15,649	11,726	5,679	57,437
Federative	1893	161	*Nil.*	N. S.	22,424
Fine Art	1893	16,581	10,205	5,701	2,035
General Accident of Dublin	1893	4,136	1,341	1,412	4,712
General Accident of Perth	1894	18,919	10,328	7,640	2,952
Globe Accident	1894	11,515	7,742	5,641	.....
Goldsmiths and General Burglary	1893	8,164	6,510	3,810	*Nil.*
Halifax Plate Glass	1893	286	172	93	501
Hereford Financial and Plate Glass	1893	82	40	44	76
Horse, Carriage and General	1893	31,377	18,565	11,762	4,776
Huddersfield Employers	1893	145	40	36	824
Hull and Eastern Counties Plate Glass	1894	1,533	718	649	1,380
Imperial Live Stock	1893	17,341	9,611	7,290	3,194
Insurers Plate Glass	1893	263	101	91	124
Ipswich Mutual Plate Glass	1894	114	64	52	210
Isle of Wight Plate Glass	1894	97	36	27	143
Keighley and District Plate Glass	1893	43	22	15	54
King's Lynn Plate Glass	1891	13	31	12	59
Lancashire and Yorkshire	1894	29,110	12,678	11,077	28,225
Law Guarantee and Trust	1893	41,222	26,198	12,003	45,651
Leeds Mutual Plate Glass	1894	629	346	195	472
Licenses	1893	12,996	2,259	9,855	3,338
Liverpool Mortgage	1893	10,004	3,751	2,532	19 004
Local Government Guarantee	1893	1,276	651	555	566
London, Edinburgh and Glasgow	1893	9,651	6,828	3,290	4 830
London Guarantee and Accident	1893	103,946	35,370	.....	142,314
London and North British Plate Glass	1890	5,607	3,391	2,590	*Nil.*
Manchester Steam Users	1893	10,129	46	11,461	15,194
Mortgage	1892	41,541	91,170	15,629	.....
Mutual Plate Glass	1893	841	443	390	155
National Boiler and General	1894	24,217	20,460	.....	54,038
National Guarantee and Suretyship	1894	7,815	3,193	3,396	33,247
Newport (Mon.) Plate Glass	1894	131	32	44	63
North Eastern Plate Glass	1893	571	182	310	102
Northern Accident	1893	33,195	18,804	13,359	8,584
Northern Plate Glass	1894	2,550	1,308	877	1,228
Norwich and London Accident	1894	79,629	43,414	24,699	103,748
Ocean Accident and Guarantee	1893	86,320	51,320	31,291	88,840
Palatine	1893	37,972	18,173	18,155	.....
Provident Clerks Accident	1893	13.329	7,179	3,166	25,953
Provident Clerks Guarantee	1894	23,863	7,977	6,958	39,682
Provident Plate Glass	1893	2,351	1,088	1,125	1,009
Railway Passengers	1893	225,436	146,717	56,136	119,484
St. Albans Plate Glass	1893	32	7	10	95

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CASUALTY INSURANCE IN GREAT BRITAIN.—*Continued.*

NAME OF COMPANY.	Year.	Premiums Received.	Expenditure.		Accident Fund, Exclusive of Shareholders' Capital.
			Claims Paid.	Expenses of Management.	
		£	£	£	£
Scottish Accident	1893	47,036	27,856	18,184	29,490
Scottish Alliance	1893	5,067	2,590	.....	.....
Scottish Boiler	1893	13,461	11,543	.....	10,073
Scottish Employers	1893	60,440	37,800	18,096	34,600
Scottish Life	1894	6,028	2,160	2,525	16,835
Scottish Metropolitan	1893	15,882	7,545	7,563	3,254
Scottish Plate Glass	1893	11,153	5,288	.....	3,770
Scottish Temperance	1893	3,662	2,071	1,400	10,049
Security	1894	14,835	16,602	.....	.....
Shipley and District Plate Glass	1893	48	13	12	63
Sickness and Accident	1893	22,239	7,243	8,808	15,026
Sun Life of India	1893	3,924	843	2,439	2,079
Ulster Plate Glass	1893	915	462	371	.....
Universal Insurance Loan & Investment	1890	6	11	5	126
Wakefield Mutual Plate Glass	1893	120	83	38	163
Yorkshire Boiler	1893	6,636	4,995	.....	5,805
Yorkshire Guarantee	1890	7,183	*Nil.*	2,540	3,591

SYNOPSIS OF EUROPEAN ACCIDENT INSURANCE COMPANIES IN 1893.

Established.	NAME AND LOCATION OF COMPANY.	Insurance Issued.	Premiums Received.	Claims Paid.	Funds other than Share Capital.
	AUSTRIAN ACCIDENT INS. COS.	*Florins.*	*Florins.*	*Florins.*	*Florins.*
1891	Anker, Vienna	.....	3,739	869	.....
1882	Erste Oesterreichische, Vienna	859,483,101	993,569	468,883	1,025,956
....	Fonciere, Budapest	.....	96,968	45,377	219,508
1890	Internationale, Vienna	.....	500,114	220,585	195,254
1893	Nationale, Budapest	.....	139,255	28,407	42,141
1890	Oesterr, Phœnix, Vienna	.....	185,930	75,124	86,977
1880	Verein von Industriellen, Vienna	.....	135,700	101,706	.....
1870	Wiener Ruck, Vienna	.....	154,237	71,421	1,376,155
1889	Workmens Accident, Vienna	.....	1,025,580	246,175	992,214
1889	Workmens Accident, Salzburg	.....	343,425	82,653	286,842
1889	Workmens Accident, Prague	.....	1,212,748	280,140	841,936
1889	Workmens Accident, Brunn	.....	832,222	124,952	574,945
1889	Workmens Accident, Graz	.....	287,276	70,214	219,859
1889	Workmens Accident, Trieste	.....	173,398	31,128	138,419
1889	Workmens Accident, Lemberg	.....	208,348	31,721	181,601
1889	Berufsgenoss, Austrian R., Vienna	.....	185,497	20,016	16,723
	BELGIAN & DUTCH ACC INS. COS.	*Francs.*	*Francs.*	*Francs.*	*Francs.*
1887	Esperance, Brussels	.....	138,355	65,377	115,829
1866	Royale Belge, Brussels	144,925,228	651,004	356,647	1,198,320
1887	Les Patrons Reunis, Brussels	.....	.....	.....	.....
1883	Eerste Nederlandsche, Gravenhage	.....	.....	.....	.....
	FRENCH ACC. INS. COS.	*Francs.*	*Francs.*	*Francs.*	*Francs.*
1881	Abeille, Paris	.....	1,404,612	851,449	479,442
1881	Caisse Gen. des Familles, Paris	.....	506,683	311,410	107,096
1876	Cie Generale, Paris	.....	405,240	195,761	114,136
....	Confiance, Paris	.....	.....	234,007	17,696
....	L'Industrie Francaise, Paris	.....	108,580	40,373	.....
1880	Patrimoine, Paris	.....	1,155,552	717,251	393,929

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SYNOPSIS OF EUROPEAN ACCIDENT INSURANCE COMPANIES—*Cont.*

Established.	Name and Location of Company.	Insurance Issued.	Premiums Received.	Claims Paid.	Funds other than Share Capital.
	FRENCH ACC. INS. COS.—*Cont.*	*Francs.*	*Francs.*	*Francs.*	*Francs.*
1864	Preservatrice, Paris	.....	1,484,372	667,616	1,858,208
1861	Preservatrice Mutuelle, Paris	.....	2,550,985	1,721,186	1,406,818
1880	Prevoyance, Paris	.....	1,325,474	694,942	.....
1881	Providence, Paris	.....	2,985,772	1,775,889	622,023
1880	Secours, Paris	.....	2,002,085	1,169,892	363,252
1865	Soleil-Securite Generale, Paris	.....	3,008,144	1,891,403	2,368,281
1884	Soc de Reassurances, Paris	.....	85,624	.....	.....
1882	Themis, Marseilles	.....	146,698	48,553	19,688
1872	Union Industrielle du Nord, Valence	.....	337,823	175,745	154,660
1880	Urbane et Seine, Paris	.....	3,614,020	1,846,359	2,693,286
	GERMAN ACCIDENT INS. COS.	*Marks.*	*Marks.*	*Marks.*	*Marks.*
1890	Aachen Leipziger, Aix-la-Chapelle	.....	38,651	53,577	477,478
1890	Allianz, Berlin	192,549,615	355,577	106,221	667,877
1875	Allg. Deutscher Vers. Ver, Stuttgart.	.....	2,283,452	791,448	3,215,063
1886	Badische Mit & Ruck, Mannheim	.....	125,717	49,958	49,000
1893	Fides, Mannheim	.....	11,088	1,353	.....
1890	Friedrich Wilhelm, Berlin	44,010,500	148,788	74,861	.....
1887	Hanseatischer Lloyd, Hamburg	.....	50,477	20,006	.....
1880	Kolnische, Cologne	.....	2,290,264	1,055,293	2,168,667
1885	Kolnische Ruck, Cologne	.....	382,736	.....	4,287,909
1892	Leipziger Ruck, Leipzig	.....	12,002	2,759	245,460
1880	Munchener Ruck, Munich	.....	1,081,906	338,413	2,095,604
1893	Norddeusscher Vers. Ver., Rostock	.....	23,682	375	2,600
1885	Nordstern, Berlin	377,545,299	503,232	174,300	2,148,956
1893	Nepsun, Frankfort-on-M	.....	433,517	206,026	.....
1884	Nurnberger, Nuremberg	159,604,060	447,953	201,882	.....
1886	Oberrheinische, Mannheim	.....	223,400	93,090	656,000
1891	Preussische National, Stettin	.....	255,498	80,453	.....
....	Providentia, Frankfurt-on-M	.....	351,212	179,806	173,840
1871	Prometheus, Berlin	10,205,826	369,228	34,749	.....
....	Rheinish Westf. Ruck, M. Gladback.	.....	1,867,339	1,101,973	1,143,150
1872	Rhenania, Cologne	.....	621,782	348,809	911,207
1872	Schlesische, Breslau	186,223,291	389,610	244,318	.....
1893	Suddeussche Ruck, Munich	.....	27,721	575	1,838,800
1892	Teutonia, Leipzig	61,768,895	165,126	61,721	.....
....	Thuringia, Erfurt	108,687,054	402,301	255,049	.....
1891	Urania, Dresden	26,093,000	80,326	5,673	107,689
1887	Vaterlandische, Elberfeld	93,834,418	276,140	83,834	.....
1883	Victoria, Berlin	.....	5,639,794	1,235,667	14,877,376
	ITALIAN ACCIDENT INS. COS.	*Lires.*	*Lires.*	*Lires.*	*Lires.*
1880	Fondiaria, Florence	.....	169,757	70,061	62,948
1883	Italia, Genoa	61,913,420	73,865	47,060	200,009
	RUSSIAN ACCIDENT INS. COS.	*Roubles.*	*Roubles.*	*Roubles.*	*Roubles.*
1888	Patria, Helsingfors	28,764,030	105,951	64,269	75,940
1891	Pomoschtsch, St. Petersburg	.....	83,120	21,628	.....
1888	Rossija, St. Petersburg	206,168,557	300,479	166,230	880,510
	SCANDINAVIAN ACC. INS. COS.	*Kronen.*	*Kronen.*	*Kronen.*	*Kronen.*
1888	Bore, Stockholm	35,763,600	124,590	82,485	8,694
1889	Dalernas Fors, forening, Falun	5,573,000	29,560	28,329	.....
1881	Fylgia, Stockholm	99,859,244	360,339	223,496	419,700
1888	Norden, Stockholm	31,791,165	107,438	63,409	33,987
1885	Sigyn, Christiania	65,808,800	208,920	138,422	111,642
1886	Skandinaviln, Stockholm	72,750,028	243,693	161,916	123,913
1884	Skjold, Copenhagen	130,343,023	330,007	231,376	117,097
1891	Svenska, Stockholm	44,052,215	147,842	122,923	48,603
	SWISS ACCIDENT INS. COS.	*Francs.*	*Francs.*	*Francs.*	*Francs.*
1885	La Baloise of 1864, Bale	613,286,744	789,954	560,945	889,237
1875	Schweizerische Unfall, Winterthur	1,573,921,329	5,929,181	3,499,094	2,807,745
1872	Zurich, Zurich	1,537,666,526	5,775,201	3,096,660	3,208,551

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ANCIENT ORDER OF UNITED WORKMEN.

We are indebted to M. W. Sackett of Meadville, Pa., Supreme Recorder of the Ancient Order of United Workmen, for the following report of the various lodges of that order for the year 1894. As the arrangement of the table differs somewhat from that of our regular tables we give it place separately. The subordinate lodge reports will also be found in the regular tables, showing their transactions for five years.

Name of Grand Lodge and Grand Recorder's Address.	Income.			Expenditures.			Insurance Account.		
	Fees and Dues.	Assessments.	Total Income.	Losses Paid.	Expenses.	Total Disbursements.	Certificates in Force.	Average No. of Risks Exposed.	Death Rate per 1000 Risks.
Pennsylvania Grand Lodge, J. M. McNair, G. Rdr. ... *Pittsburgh, Pa.*	$36,186	$522,600	$558,786	$526,529	$35,636	$562,165	16,697	16,775	15.14
Ohio Grand Lodge, Walter Pickens, G. Rdr..... *Toledo, O.*	14,101	170,635	184,736	170,000	15,371	185,371	4,948	5,008	20.16
Kentucky Grand Lodge, D. C. Kennedy, G. Rdr..... *Ludlow, Ky.*	6,803	73,523	80,326	74,000	5,723	79,723	2,219	2,359	24.16
Indiana Grand Lodge, Fred Baker, G. Rdr..... *Evansville, Ind.*	15,731	111,380	127,111	114,650	13,873	128,523	5,616	5,352	11 02
Iowa Grand Lodge, L. O. Howland, G. Rdr..... *Cedar Falls, Ia.*	19,925	139,915	159,840	138,875	20,908	159,783	9,555	9,070	7.82
New York Grand Lodge, N. J. Horton, G. Rdr..... *Dunkirk, N. Y.*	27,170	1,031,416	1,058,586	1,031,000	36,207	1,067,207	29,088	30,015	16.32
Illinois Grand Lodge, Chas. P. Hitch, G. Rdr..... *Paris, Ill.*	25,493	504,148	529,641	504,230	22,032	526,262	18,504	19,006	13 25
Missouri Grand Lodge, Wm. F. Bohn, G. Rdr..... *St. Louis, Mo.*	35,799	583,520	619,319	582,135	38,863	620,998	24,018	24,520	11.94
Minnesota Grand Lodge, Olof Olson, G. Rdr..... *Willmar, Minn.*	16,825	194,908	211,733	194,330	16,727	211,057	13,124	12,558	8 12
Wisconsin Grand Lodge, H. C. Heath, G. Rdr..... *La Crosse, Wis.*	12,636	189,651	202,288	192,103	11,249	203,352	6,890	7,095	13.24
Tennessee Grand Lodge, W. H. Weakley, G. Rdr..... *Nashville, Tenn.*	5,112	77,872	82,984	80,000	5,517	85,517	1,851	1,927	16.08
Michigan Grand Lodge, W. Warne Wilson, G. Rdr ... *Detroit, Mich.*	19,659	429,735	449,394	428,000	* 24,120	452,120	22,652	22,470	9.61
California Grand Lodge, D. S. Hirshberg, G. Rdr ..... *San Francisco, Cal.*	25,026	543,234	568,260	542,100	27,478	569,578	16,614	16,965	15.14
Georgia, Ala., etc., Grand Lodge, Jos. Ehrlich, G. Rdr.. *Albany, Ga.*	6,361	84,327	90,688	84 000	7,403	91,403	2,191	2,259	15.49

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Kansas Grand Lodge, E. M. Forde, G. Rdr..... *Emporia, Kan.*	25,809	354,180	379,989	354,708	26,348	381,055	25,438	24,747	6.58
Ontario Grand Lodge, M. D. Carder, G. Rdr..... *St. Thomas, Ont.*	28,598	420,372	448,970	414,960	33,170	448,130	27,561	27,741	7.60
Oregon Grand Lodge, Newton Clark, G. Rdr..... *Portland, Ore.*	10,301	101,873	112,175	104,051	8,562	112,613	6,440	5,991	7.84
Massachusetts Grand Lodge, J. Edward Burtt, G. Rdr.. *Boston, Mass.*	46,664	583,067	629,731	572,878	40,887	613,765	41,005	39,223	7.29
Maryland Grand Lodge, A. F. Colbert, G. Rdr..... *Baltimore, Md.*	9,639	76,985	86,624	77,497	9,263	86,760	3,541	3,560	12.35
Texas Grand Lodge, Wm. P. Cole, G. Rdr..... ..... *Dallas, Tex.*	8,376	123,972	132,348	128,032	12,566	140,598	3,892	3,909	14.58
Nevada Grand Lodge, John Lothrop, G. Rdr..... *Dayton, Nev.*	2,218	32,598	34,816	32,568	1,928	34,497	1,103	1,148	21.77
Col., N. M. & A. Grand Lodge, Wm. T. Boyd, G. Rdr. *Denver, Col.*	14,240	98,002	112,242	98,335	12 309	110,644	7,309	6,374	7.21
Nebraska Grand Lodge, Geo. H. Barber, G. Rdr..... *Lincoln, Neb.*	22,792	199,198	221,990	200,000	29 672	229,672	18,066	17,539	5.53
The Dakotas Grand Lodge, J. D. Lavin, G. Rdr..... *Columbia, S. D.*	15,481	91,596	107,077	92,500	15,505	107,505	8,536	7,339	5.85
Montana Grand Lodge, Jas. Sullivan, G. Rdr..... *Helena, Mont.*	6,821	68,134	74,955	70,426	8,808	79,234	4,366	3,916	8.42
Washington Grand Lodge, J. M. Pickens, G. Rdr..... *Chehalis, Wash.*	7,966	75,386	83,352	75,000	8,813	83,813	4,905	4,697	7.02
New Jersey Grand Lodge, J. H. Lippincott, G. Rdr.... *Camden, N. J.*	6,113	92,893	99,006	92,522	6,561	99,083	4,931	4,763	8.60
British Columbia Grand Lodge, H. Youdall, G. Rdr .... *New Westminster, B. C.*	1,748	12,673	14,421	14,000	1,933	15,933	645	663	10.55
Manitoba Grand Lodge, J. M. Matthew, G. Rdr..... *Winnipeg, Man.*	4,101	26,655	30,756	26,000	4,489	30,489	1,937	1,796	7.23
Utah, Wyo. & Idaho Grand Lodge, D. Thorburn, G. Rdr.. *Ogden, Utah.*	5,976	45,664	51,640	45,878	6,728	52,606	2,944	2,724	8.44
Delaware Grand Lodge, C. E. Woods, G. Rdr..... *Wilmington, Del.*	3,578	34,438	38,016	34,000	3,737	37,737	2,554	2,459	6.10
Que. & Mar. Prov. Grand Lodge, A. T. Patterson, G. Rdr. *Montreal, Que.*	2,879	22,655	25,534	22,000	2,377	24,377	2,226	2,117	5.66
W. Virginia Grand Lodge, † Silas M. Hathaway, G. Rdr. *Wheeling, W. Va.*	.....	.....	.....	.....	.....	.....	.....	.....	....
Supreme Lodge, M. W. Sackett, S. Rdr..... *Meadville, Pa.*	37,493	150	37,643	.....	46,827	46,827	5	.....	....
Totals.....	$527,619	$7,117,355	$7,644,974	$7,116,808	$561,592	$7,678,400	341,371	336,085	‡ 10.43

* Paid to relief fund, $5,464.77. † Reported in Pennsylvania. ‡ Average death rate of the entire order.

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CLAIMS PAID FROM ORGANIZATION.

The following table, giving the claims paid from organization by Assessment Life and Accident Associations, has been compiled from statements furnished to us by the officers of the associations named. The list embraces only those existing life associations that have paid more than $50,000, and the accident associations that have paid in excess of $20,000, and is brought up to January 1, 1895.

LIFE ASSOCIATIONS.

NAME AND LOCATION OF COMPANY.	Began Business.	Total Claims Paid to January 1, 1895.
Mutual Reserve Fund Life Association, New York city	1881	$20,754,848
Northwestern Masonic Aid Association, Chicago, Ill	1874	14,906,130
Massachusetts Benefit Life Association, Boston, Mass	1878	10,152,535
Hartford Life and Annuity Insurance Company, Hartford, Conn.	1880	9,605,086
Covenant Mutual Benefit Association, Galesburg, Ill	1877	8,809,599
United Brethren Mutual Aid Society of Pa., Lebanon, Pa	1869	7,565,635
Masonic Mutual Benefit Society, Indianapolis, Ind	1869	4,677,764
Bay State Beneficiary Association, Westfield, Mass	1881	3,702,000
Brotherhood of Railroad Trainmen, Galesburg, Ill	1883	2,774,496
Commercial Travelers Life Association, Syracuse, N. Y	1872	2,754,230
Knights Templars and Masonic Mutual Aid Ass'n, Cincinnati, O.	1877	2,509,939
Fidelity Mutual Life Association, Philadelphia, Pa	1879	2,499,087
Southern Tier Masonic Relief Association, Elmira, N. Y	1868	2,418,079
Peoples Mutual Benefit Society, Elkhart, Ind	1883	2,346,875
Northwestern Traveling Mens Association, Chicago, Ill	1875	2,242,112
National Life-Maturity Insurance Company, Washington, D. C.	1883	2,015,192
Wisconsin Odd Fellows Mutual Life Ins. Co., Milwaukee, Wis.	1869	1,909,297
Massachusetts Masonic Life Association, Springfield, Mass	1872	1,676,758
Bankers Life Association, Des Moines, Ia	1879	1,669,825
Knights Templars and Masons Life Indemnity Co., Chicago, Ill.	1884	1,665,375
Mercantile Benefit Association, New York city	1877	1,548,736
Masonic Life Association of Western New York, Buffalo, N. Y.	1872	1,545,200
Jewelers League of the City of New York	1877	1,479,651
Iowa Masons Benevolent Socity, Oskaloosa, Ia	1876	1,211,569
Scottish Rite K. T. and M. M. Aid Association, Dayton, O	1879	1,144,172
Bankers Life Association, St. Paul, Minn	1880	1,121,770
Minnesota Masonic Relief Association, St. Paul, Minn	1873	1,097,224
Odd Fellows Mutual Aid and Accident Association, Piqua, O	1882	1,058,157
U. S. Masonic Benevolent Association, Council Bluffs, Ia	1886	1,002,277
Maine Benefit Life Association, Auburn, Me	1885	981,550
Minnesota Odd Fellows Mut. Benefit Society, St. Paul, Minn	1870	872,000
Provident Mutual Relief Association, Concord, N. H	1877	791,346
National Life Association, Hartford, Conn	1885	778,812
Scandinavian Mutual Aid Association, Galesburg, Ill	1883	766,098
United Life Insurance Association, New York city	1885	753,422
Masonic Mutual Life Association, Cleveland, O	1883	703,232
Masonic Mutual Benefit Society of Kansas, Topeka, Kan	1873	651,742
National Mutual Life Association, Minneapolis, Minn	1887	638,903
Keystone Mutual Benefit Association, Allentown, Pa	1878	624,930
Empire Life Insurance Company, New York city	1882	584,979
Telegraphers Mutual Benefit Association, New York city	1867	581,176
Northwestern Mutual Relief Association, Madison, Wis	1882	577,681
Protective Life Association, Rochester N. Y	1880	574,831
Northwestern Life Association, Chicago, Ill	1881	571,323
American Co-operative Relief Association, Syracuse, N. Y	1880	566,776
Chicago Guaranty Fund Life Society, Chicago, Ill	1884	561,840
Cincinnati Life Association, Cincinnati, O	1880	559,466
Masonic Mutual Aid Association, Minneapolis, Minn	1877	558,860
Equitable Mutual Life Association, Waterloo, Ia	1881	556,685
Minnesota Scandinavian Relief Association, Red Wing, Minn	1879	548,403
Northwestern Ohio Masonic Relief Association, Toledo, O	1871	534,905

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CLAIMS PAID FROM ORGANIZATION—*Continued.*

NAME AND LOCATION OF COMPANY.	Began Business.	Total Claims Paid to January 1, 1895.
Bankers Life Insurance Company of the City of New York	1869	$522,954
Canton Masonic Mutual Benevolent Society, Canton, Ill	1874	475,711
Northwestern Life Association, Minneapolis, Minn	1885	458,611
Provincial Provident Institution, St. Thomas, Ont	1884	435,000
German Mutual Benefit Association, Chicago, Ill	1875	432,405
Industrial Benefit Association, Syracuse, N. Y	1889	360,779
Southwestern Mutual Life Association, Marshalltown, Ia	1882	338,000
Mutual Benefit Association, Toledo, Ia	1882	320,000
Western New York Masonic Relief Association, Rochester, N.Y.	1871	311.464
Connecticut Indemnity Association, Waterbury, Conn	1883	311,197
Old Wayne Mutual Life Association, Indianapolis, Ind	1883	299,015
Home Friendly Society, Baltimore, Md	1884	278,570
Provident Aid Society, Portland, Me	1885	278,461
Young Mens Mutual Life Association, Cincinnati, O	1878	276,000
American Mutual Life Insurance Company, Elkhart, Ind	1885	241,429
Peninsular Masonic Aid Association, Caro, Mich	1884	237,343
Security Mutual Life Association, Binghamton, N. Y	1887	231,535
Des Moines Life Association, Des Moines, Ia	1885	224,908
New York Physicians Mutual Aid Ass'n, New York city	1868	224,884
Bankers Alliance of California, Los Angeles	1888	221,366
Insurance Clerks Mutual Benefit Association, New York city	1872	210,000
Federal Life Association, Davenport, Ia	1882	205,000
Northern Fraternal Insurance Association, Marshalltown, Ia	1882	196,500
Kentucky Life and Accident Insurance Co., Louisville, Ky	1889	192,740
Franklin Life Association, Springfield, Ill	1884	192,427
Chenango Mutual Relief, Oxford, N. Y	1881	191,500
Masonic Aid Association of Dakota, Yankton, S. D	1886	176,880
American Temperance Life Insurance Ass'n, New York city	1889	167,232
Equitable Industrial Insurance Company, Washington, D. C	1885	147,549
World Mutual Benefit Association, Wheeling, W. Va	1892	109,888
Jewelers and Tradesmens Company, New York city	1886	107,770
Citizens Life Association, Cherokee, Ia	1885	89,290
Iowa Life and Endowment Association, Oskaloosa, Ia	1883	74,915
Equal Rights Benefit Association, Albany, N. Y	1883	65,563
Workingmens Co-operative Association, New York city	1886	58,842
Masons Union Life Association, Indianapolis, Ind	1887	51,000

FRATERNAL ORDERS.

Ancient Order United Workmen (entire order)	1869	$58,000,000
Knights of Honor, St. Louis, Mo	1873	48,886,528
Royal Arcanum, Boston, Mass	1877	29,503,102
American Legion of Honor, Boston, Mass	1878	29,052,341
Knights and Ladies of Honor, Indianapolis, Ind	1878	9,275,735
Knights of Pythias, Endowment Rank, Chicago, Ill	1877	8,935,000
Equitable Aid Union, Columbus, Pa	1879	6,325,758
Catholic Knights of America, Fort Wayne, Ind	1877	5,886,113
Catholic Benevolent Legion, S. C., Brooklyn, N. Y	1881	5,198,856
Catholic Mutual Benefit Association, Brooklyn, N. Y	1876	5,051,042
National Union, Toledo, O	1881	5,017,449
Modern Woodmen of America, Fulton, Ill	1883	4,211,168
Maccabees, Order of the, Port Huron, Mich	1881	4,051,906
United Friends, Order of, Poughkeepsie, N. Y	1881	4,024,610
Royal Templars of Temperance, Buffalo, N. Y	1877	3,966,539
Golden Cross, United Order of, Knoxville, Tenn	1876	3,288,543
Good Fellows, Royal Society of, Boston, Mass	1882	2,487,198
Benai Berith, Independent Order, New York city	1878	2,365,971
Free Sons of Israel, Independent Order of, New York city	1871	2,273,000
Foresters, Independent Order, Toronto, Ont	1881	2,058,243
Kts. of the Maccabees, Great Camp for Mich., Port Huron, Mich.	1881	1,770,302
Pilgrim Fathers, United Order of the, Lawrence, Mass	1879	1,664,075
Heptasophs, Improved Order, Baltimore, Md	1878	1,309,000

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CLAIMS PAID FROM ORGANIZATION—*Continued.*

NAME AND LOCATION OF COMPANY.	Began Business.	Total Claims Paid to January 1, 1894.
Masonic Mutual Benefit Association, New Haven, Conn	1873	$1,178,809
Home Circle, Supreme Council of, Boston, Mass	1879	1,193,000
Bohemian Roman Catholic Central Union, Cleveland, O	1877	1,066,350
Iowa Legion of Honor, Cedar Rapids, Ia	1879	1,035,000
National Provident Union, New York city	1883	1,018,950
Royal League, Chicago, Ill	1883	825,338
Fraternal Mystic Circle, Columbus, O	1884	731,789
Foresters, A. O. (Endowment Fund), Brooklyn, N. Y	1876	631,977
New England Commercial Travelers Association, Boston, Mass.	1877	545,132
Knights and Ladies of the Golden Star, Newark, N. J	1883	486,388
Woodmen of the World, Sovereign Camp, Omaha, Neb	1890	460,300
Order of Scottish Clans, Boston, Mass	1878	444,500
Protected Home Circle, Sharon, Pa	1886	290,000
Order of Mutual Protection, Chicago, Ill	1878	287,964
United Friends of Michigan, Flint, Mich	1889	226,000
Ladies Catholic Benevolent Association, Erie, Pa	1890	208,243
Ladies of the Maccabees, Ann Arbor, Mich	1890	149,000
Northwestern Legion of Honor, Marengo, Ia	1884	142,070
Knights of St. John and Malta, New York city	1883	136,838
Legion of the Red Cross, Baltimore, Md	1885	132,654
Catholic Knights of Illinois, Carlyle, Ill	1884	118,000
Knights of Sobriety, Fidelity and Integrity, Syracuse, N. Y	1889	63,425
Christian Burden Bearers Association, Manchester, N. H	1885	50,086

ACCIDENT ASSOCIATIONS.

United States Mutual Accident Association, New York city	1877	$3,821,200
Railway Officials and Employes Acc. Ass'n, Indianapolis, Ind	1889	898,212
Star Accident Company, Chicago, Ill	1884	586,574
New England Mutual Accident Association, Boston, Mass	1884	450,525
Commercial Travelers Mutual Accident, Utica, N. Y	1883	387,391
Masons Fraternal Accident Ass'n of America, Westfield, Mass	1887	378,028
Fraternal Accident Association of America, Westfield, Mass	1887	243,270
Mercantile Mutual Accident Association, Boston, Mass	1881	229,630
Iowa State Traveling Mens Accident Ass'n, Des Moines, Ia	1880	181,776
American Accident Company, Louisville, Ky	1889	155,732
Metropolitan Accident Association, Chicago, Ill	1885	132,299
National Accident Society, New York city	1885	120,442
American Mutual Accident Association, Oshkosh, Wis	1888	106,024
Protective Life Association (accident branch), Rochester, N. Y	1880	97,490
Traders and Travelers Accident Company, New York city	1887	96,244
Fidelity Mutual Aid Association, San Francisco, Cal	1888	79,665
American Masonic Accident Association, Minneapolis, Minn	1890	78,858
Massachusetts Mutual Accident Association, Boston, Mass	1883	77,813
National Masonic Accident Association, Des Moines, Ia	1889	73,453
Fraternal Aid Association, Lawrence, Kan	1890	71,381
Northwestern Benevolent Society, Duluth, Minn	1891	69,823
Travelers Preferred Accident Association, Chicago, Ill	1887	62,747
Masonic Equitable Accident Association, Boston, Mass	1891	61,784
Provident Mutual Accident Company, Philadelphia, Pa	1889	58,902
Capitol Accident Company, Springfield, Ill	1886	58,080
Commercial Mutual Accident Company, Philadelphia, Pa	1888	57,162
Woodmen Accident Association, Lincoln, Neb	1890	47,932
Odd Fellows Accident Company, Boston, Mass	1892	47,457
Preferred Masonic Mutual Accident Ass'n, Detroit, Mich	1889	40,335
North American Accident Association, Chicago, Ill	1886	39,832
Atlas Accident Insurance Company, Boston, Mass	1890	38,014
Globe Accident Insurance Company, Indianapolis, Ind	1892	33,053
Red Mens Fraternal Accident, Westfield, Mass	1887	28,580
Equitable Mutual Life Ass'n (Acc. branch), Waterloo, Ia	1882	28,344
Atlanta Accident Association, Atlanta, Ga	1892	27,666

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DIRECTORS OF ASSOCIATIONS.

In the following pages we give the names of the Officers and Directors or Trustees of many associations and societies. In making our statistical compilations, we requested all associations to furnish us a list of officers and directors for publication in this department of THE HAND-BOOK. Many associations, for reasons best known to their managers, neglected to comply with our request, and, consequently, do not appear in this list.

AMERICAN CO-OPERATIVE RELIEF ASSOCIATION, Syracuse, N. Y.—Charles E. Maynard, president; Rasselas A. Bonta, treasurer; Geo. W. Salisbury, secretary; Charles H. Raynor, vice-president; Gilbert W. Lyon, assistant secretary; Dr. Ely Van de Warker, medical director; Theodore E. Hancock, attorney; Otto Scholz, J. Amos, Hy. Weinheimer, Sr., Geo. W. Yerks, Wm. F. Lyon, P. J. Mack, Volney M. Sweeting. Does business in New York and Pennsylvania.

AMERICAN KNIGHTS OF PROTECTION, Farmingdale, L. I.—Frederick Towns, Sr., Nelson Haff, Frederick A. Weed, Charles Hirsch, Jr., Frederick S. Thorpe, William Denton, Joshua P. Jervis. Does business in New York.

AMERICAN LIFE-ANNUITY COMPANY, Nashville, Tenn.—Edgar Jones, president; R. H. Dudley, Jr., vice-president; J. Claude Martin, secretary; J. Hill Eakin, treasurer; T. A. Atchison, M. D., medical director; Morton B. Howell, counsellor; Frank Goodman, auditor; D. W. Boger, manager of agencies. Does business in Alabama, Georgia, Tennessee.

AMERICAN MUTUAL LIFE INSURANCE COMPANY, Elkhart, Ind.—Wm. M. Barney, president; Samuel Stewart, secretary; M. M. Bowen, vice-president; S. E. Barney, treasurer; C. S. Frink, medical director. Does business in Indiana.

ASSURANCE LIFE ASSOCIATION, Terre Haute, Ind.—C. F. Binkley, president and general manager; H. L. Stees, vice-president; W. M. Bundy, secretary; A. F. Meyer, treasurer; Will H. Baker, medical director; H. J. Baker, counsel; W. J. Waite, C. E. Arnold. Does business in Indiana.

ATLANTA LIFE ASSOCIATION, Atlanta, Ga.—M. T. La Hatte, president; J. S. Cook, vice-president; L. G. Whitney, secretary.

ATLANTA MUTUAL LIFE INSURANCE COMPANY, Atlanta, Ga.—W. S. Bell, president; A. S. J. Gardner, vice-president; J. C. Dayton, treasurer; J. M. Porteous, secretary and general manager; C. C. Stockard, M. D., medical director; W. C. Hale, J. K. Hines, M. A. Hale, A. R. Fowler.

BALTIMORE MUTUAL AID SOCIETY, Baltimore, Md.—F. S. Strobridge, president; W. O. MacGill, secretary; R. E. Bromwell, vice-president; A. S. Niles, counsel and treasurer; Dr. H. H. Goodman, medical examiner.

BANKERS ALLIANCE OF CALIFORNIA, Los Angeles, Cal.—Gen. E. P. Johnson, president; Dr. W. G. Cochran, vice-president; J. M. Elliott, second vice-president; J. N. Russel, Jr., secretary; F. C. Howes, treasurer; J. N. Priest, superintendent of agencies; H. H. Maynard, M. D., medical inspector; Judge Wm. P. Gardiner, attorney; C. W. Stone, general agent. Does business in Arizona, California, Colorado, Delaware District of Columbia, Idaho, Indiana, Iowa, Kansas, Minnesota, Nebraska, Nevada, New York, Ohio, Pennsylvania, Utah, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

BANKERS AND MERCHANTS LIFE ASSOCIATION OF ILLINOIS, Chicago, Ill.—James W. Stevens, president; William D. Preston, treasurer; Edward D. Stevens, secretary; Frank O. Lowden, counsel; John W. Streeter, M. D., medical director; C. E. Hambleton, general manager.

BANKERS GUARANTEE FUND LIFE ASSOCIATION, Atlanta, Ga.—Hon. W. A. Hemphill, president; Geo. R. DeSaussure, vice-president; Dr. J. D. Turner, treasurer; F. R. Bunker, secretary; Craig Cofield, general manager; Dr. C. D. Hurt, medical director; King & Anderson, counsel; C. D. Woodruff, superintendent of agencies; Jos. T. Orme, Edw. S. Pratt, Clifford L. Anderson, Wm. S. Witham. Does business in Alabama, Georgia, South Carolina and Tennessee.

BANKERS LIFE ASSOCIATION, Des Moines, Ia.—Edward A. Temple, president; O. B. Ayres, vice-president; E. E. Clark, judicial director; Dr. Geo. Glick, medical director; Simon Casady, financial director; A. C. Stilson, secretary; Lyman Cook, treasurer; P. M. Casady, assistant treasurer; J. C. Buffington, cashier; H. S. Nollen, auditor. Does business in California, Colorado, District of Columbia, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Missouri, Montana, Nebraska, New Jersey, New York, North Dakota, Ohio, Oregon, Pennsylvania, South Dakota, Utah, Washington, Wisconsin, Wyoming.

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NATIONAL BENEVOLENT SOCIETY, Kansas City, Mo.—Geo. R. Collins, president; Frank E. Lott, secretary; Edward F. Swinney, treasurer; Dr. Jabez N. Jackson, medical director; Chas. H. Martin, superintendent of agencies. Does business in Kansas, Missouri, New Mexico.

NATIONAL MASONIC ACCIDENT ASSOCIATION, Des Moines, Ia.—O. B. Ayers, president; Alf. Wingate, vice-president and treasurer; J. A. Doverman, secretary; C. H. Myrick, general agent; Geo. B. Van Saun, C. T. Granger, Clark Varrum, R. L. Clarke, C. W. Fracker. Does business in Colorado, Illinois, Indiana, Iowa, Michigan, Minnesota, Nebraska, South Dakota and Wisconsin.

NEW ENGLAND MUTUAL ACCIDENT ASSOCIATION, Boston, Mass.—Hon. Augustus P. Martin, president; Charles E. Carpenter, Benj. H. Ticknor, Wm. A. Robinson, Henry H. Earl, Wm. R. Gray, John A. Follett, M. D., surgeon; Benj. F. Dyer, secretary; Sylvester S. Coats, treasurer. Does business in Colorado, Connecticut, District of Columbia, Georgia, Indiana, Maine, Massachusetts, Michigan, Minnesota, Missouri, New Jersey, New York, North Carolina, North Dakota, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Washington, Wisconsin, Wyoming.

NEW YORK CASUALTY INSURANCE ASSOCIATION, Glens Falls, N. Y.—Hon. A. B.

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Colvin, president; Hon. T. W. McArthur, James G. McKee, secretaries; Edwin F. Dean, vice-president; Dr. Lemon Thomson, Jr., Harvey G. Ellis, T. W. Cantwell, second vice-president; James A. Holden, L. W. Emerson. Does business in New York and Pennsylvania.

NORTH AMERICAN ACCIDENT ASSOCIATION, Chicago, Ill.—Frank N. Gage, Otis Jones, John W. Nelson, Alfred E. Forrest, Frank G. Mason. Does business in District of Columbia, Illinois, Indiana, Iowa, Minnesota, Ohio, Pennsylvania, Wisconsin.

NORTHWESTERN BENEVOLENT SOCIETY, Duluth, Minn.—J. P. Johnson, president; Silas Yates, treasurer; V. D. Cliff, secretary; J. O. Paddock, assistant secretary; A. G. Strong, F. L. Cliff, F. W. Sullivan, O. C. Hartman, John M. McCabe. Does business in Indiana, Michigan, Minnesota, Missouri, North Dakota, Wisconsin.

ODD FELLOWS ACCIDENT COMPANY, Boston, Mass.—John J. Whipple, president; Benj. Hodgman, vice-president; Jay B. Crawford, secretary; Henry A. Harding, treasurer and general manager; J. Lawrence Martin, Gideon D. Richardson, Luther M. Woodford. Does business in Connecticut, Illinois, Indiana, Iowa, Maine, Massachusetts, Minnesota, New York, Ohio.

PEOPLES INSURANCE COMPANY, Portland, Me.—Edmund M. Forbes, president and general manager; Elbridge J. Forbes, secretary; James J. Meader, vice-president. Does business in Maine.

PREFERRED MASONIC MUTUAL ACCIDENT ASSOCIATION, Detroit, Mich.—C. J. Whitney, president; A. C. Miller, secretary; John E. Griffiths, Lawrence Depew, Albert S. Miller. Does business in District of Columbia, Illinois, Indiana, Michigan, Minnesota, New York, Ohio, Pennsylvania, Wisconsin.

PROVIDENT MUTUAL ACCIDENT COMPANY, Philadelphia, Pa.—Benj. F. Hughes; president; Wm. Y. Meschter, M. D. Swisher, secretary; H. P. Rumford, vice-president; J. M. Anders, M. D., medical director; Benj. F. Banes, treasurer; Chas. W. Gouert, W. De M. Hooper, manager. Does business in Delaware, Missouri, Pennsylvania.

RAILWAY OFFICIALS AND EMPLOYES ACCIDENT ASSOCIATION, Indianapolis, Ind.—Chalmers Brown, president; Wm. K. Bellis, secretary; Samuel Bellis, treasurer; Austin Bulman, David Earhart. Does business in Alabama, Arkansas, Colorado, Georgia, Illinois, Indiana, Iowa, Kentucky, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, New York, North Dakota, Ohio, Pennsylvania, South Carolina, Tennessee, Utah, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

RED MEN'S FRATERNAL ACCIDENT ASSOCIATION, Westfield, Mass.—R. H. Kneil, president; Robert Gowdy, secretary and treasurer; H. A. Parsons, Geo. T. Moore, T. J. Cooley, Olin C. Towle, Wm. Provin, vice-president. Does business in all parts of the United States.

RIDGELY PROTECTIVE ASSOCIATION, Worcester, Mass.—Hon. F. A. Harrington, president; C. B. Perry, attorney and vice-president; J. E. Farwell, secretary and general manager; Nathan Taylor, treasurer; R. W. Swan, M.D., medical director; Harvey Clark, F. M. Heath.

STAR ACCIDENT COMPANY, Chicago, Ill.—H. W. K. Cutter, president; J. B. Patterson, vice-president; T. S. Quincey, secretary and treasurer; R. W. Barger, attorney; J. C. Miller, C. Witkowsky, C. H. Crossette. Does business in Colorado, Illinois, Indiana, Michigan, Minnesota, Missouri, Ohio, Wisconsin.

TRADERS AND TRAVELERS ACCIDENT INSURANCE COMPANY, New York, N. Y.—Thos. E. Sloan, president; Henry B. Slaven, vice-president; Henry Spratley, treasurer; H. N. Fraser, secretary; James J. Phelan, John W. Jacobus, Chas. A. Bryan, Adfur Eddy, Louis T. Duryea, William R. Brixey, William Wynn, Thos. E. Crimmins, Abel Crook, counsel. Does business in New York.

TRAVELERS PREFERRED ACCIDENT INSURANCE COMPANY, Chicago, Ill.—Eugene W. Lowell, president; John V. Kloeber, J. C. Shumway, Wallace A. Lowell, secretary; P. C. Holland, general agent. Does business in Illinois, Indiana, Wisconsin.

UNDERWRITERS MUTUAL ACCIDENT ASSOCIATION, Des Moines, Ia.—W. M. Black, president; C. E. Rawson, vice-president; Geo. C. Newman, secretary; F. W. Paschal, treasurer and counsel; Ed E. Dorr, M. D., medical director; John E. Newman, Horace Woolworth, general agents; H. C. Alverson, C. W. Fracker, J. W. Witmer. Does business in Iowa.

UNITED STATES BENEVOLENT SOCIETY, Saginaw, Mich.—William F. Pearson, president; James B. Pitcher, secretary and treasurer; Herbert A. Forrest, attorney; P. R. Proctor, Jacob Seligman, Lyman W. Bliss, M. D., Hon. F. W. Wheeler, Orrin Bump, C. B. McCloy, W. O. Cliff. Does business in Indiana, Michigan, Pennsylvania.

VIRGINIA INDUSTRIAL ACCIDENT ASSOCIATION, Roanoke, Va.—John H. Wright, president; William Booth, vice-president; W. C. Stephenson, secretary and treasurer; J. B. Stephenson, A. D. Rice, S. M. Buck, W. S. Connell, J. K. F. Steele.

WOODMEN ACCIDENT ASSOCIATION, Lincoln, Neb.—Albert O. Faulkner, president; Elmer E. Faulkner, vice-president; Charles E. Spangler, secretary; John H. McClay, treasurer; Adolphus R. Talbot, general attorney; Johnson R. Carrothers, general agent. Does business in Illinois, Iowa, Kansas, Minnesota, Nebraska, North and South Dakota, Wisconsin.

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ACTUAL AND CONTINGENT ASSETS AND LIABILITIES.

The following table specifies the actual and contingent assets and liabilities, December 31, 1894, of the majority of the associations whose statistics are given in the HAND-BOOK:

ASSESSMENT LIFE ASSOCIATIONS.

NAME OF ASSOCIATION.	Actual (Invested and Non-Invested) Assets.	Contingent Assets.	Total Assets.	Actual Liabilities.	Contingent Liabilities.	Total Liabilities.
	$	$	$	$	$	$
Albany Masonic Relief Association....	2,245	.....	2,245	149	.....	149
Albany Mutual Benefit Association....	388	.....	388	....	.....	.....
American Co-operative Relief Ass'n...	14,557	34,508	49,065	269	39.050	39,319
American Life-Annuity Company.....	.....	.....	96,324	....	.....	.....
American Protective Association.....	5	.....	5	148	40	188
American Temp. Life Ins. Ass'n.....	13,493	22.487	35,980	....	19,500	19,500
Baltimore Mutual Aid Society.....	233.406	14,848	248,254	1,828	.....	1,828
Bankers Alliance of California.....	164,640	30,193	194,833	....	10,000	10,000
Bankers and Merchants Life.....	30,161	9,780	39,941	....	.....	.....
Bankers Guarantee Fund Life.....	10,353	.....	10,353	....	.....	.....
Bankers Life Ass'n, Des Moines, Ia...	1,519,207	97,020	1616,227	2,356	28,000	30,356
Bankers Life Ass'n, St. Paul, Minn...	619,752	84,295	704,047	....	27,000	27,000
Bankers Life Ins. Co. of New York...	125,742	19,068	144,810	6,261	7,588	13,849
Bay State Beneficiary Association.....	263,672	274,415	538,087	....	274,415	274,415
Buffalo Police Mutual Aid.....	10,544	.....	10,544	1,250	.....	1,250
Canton Masonic Mut. Benev. Ass'n...	8,088	24,565	32,653	1,084	.....	1,084
Chenango Mutual Relief.....	45,409	3,875	49,284	1,976	.....	1,976
Chicago Guaranty Fund Life Soc'y...	194,642	19,422	214,064	7,032	17,000	24,032
Cincinnati Life Association.....	15,129	9,067	24,196	....	6,800	6,800
Citizens Life of Iowa.....	6,856	411	7,267	3,545	411	3,956
Commercial Travelers Life Ass'n.....	114,853	39,331	154,184	4	33,000	33,004
Connecticut Indemnity Association....	258,020	18,795	276,815	....	27,250	27,250
Covenant Mutual Life Association....	632,046	700,285	1332,331	20,347	387,910	408,257
Des Moines Life Association.....	217,250	.....	217,250	....	18,000	18,000
De Witt Clinton Ready Relief Ass'n..	2,716	.....	2,716	....	.....	.....
Eagle Life Association.....	2,772	.....	2,772	....	.....	.....
Economic Life Association.....	18,345	.....	18,345	....	.....	.....
Empire Life Insurance Company.....	22,810	33,764	56,574	1,761	10,015	11,776
Empire State Degree of Honor.....	1,802	.....	1,802	....	.....	.....
Equal Rights Benefit Association.....	10,238	.....	10,238	....	.....	.....
Equity Life Association.....	102,496	3,716	106,212	....	3,000	3,000
Equitable Industrial Ins. Company....	10,939	4,238	15,177	2,112	672	2,784
Equitable Mutual Life Association....	52,916	23,000	75,916	6,528	22,875	29,403
Expressmens Mutual Benefit Ass'n....	58,651	.....	58,651	18,059	.....	18,059
Farmers Acc. & Mut. Life Ins. Co....	.....	.....	44,047	....	.....	7,804
Federal Life Association.....	67,860	.....	67,860	456	.....	456
Fidelity Mutual Life Association.....	1,058,516	1,437,648	2496,164	33,384	117,500	150,884
Franklin Life Association.....	131,090	.....	131,090	....	.....	.....
German-American Mut. Life Ass'n....	2,597	100,000	102,597	....	.....	.....
German Masonic Relief.....	851	.....	851	....	.....	.....
German Mutual Benefit Association...	40,994	40,289	81,283	7,000	3,000	10,000
Gold and Stock Life Ins. Ass'n.....	7,137	141	7,278	....	950	950
Golden Eagle Association.....	1,588	2,008	3,596	853	934	1,787
Guaranty Fund Life Association.....	.....	.....	32,561	....	.....	2,046
Hartford Life and Annuity Ins. Co....	1,954,452	263,936	2218,388	1551,177	264,607	1,815,784
Home Friendly Society.....	46,270	2,805	49,075	17,563	2,687	20,250
Industrial Benefit Association.....	33,508	34,814	68,322	17,605	11,520	29,125
Insurance Clerks Mut. Ben. Ass'n....	27,049	1,963	29,012	....	.....	.....
Iowa Masons Benevolent Society.....	31,750	51,000	82,750	24,512	42,000	66,512

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ACTUAL AND CONTINGENT ASSETS AND LIABILITIES—*Continued.*

NAME OF ASSOCIATION.	Actual (Invested and Non-Invested) Assets.	Contingent Assets.	Total Assets.	Actual Liabilities.	Contingent Liabilities.	Total Liabilities.
	$	$	$	$	$	$
Jewelers and Tradesmens Company..	14,972	15,247	30,219	....	14,000	14,000
Jewelers League of the City of N. Y..	143,681	.....	143,681	....	.....	.....
Kentucky Life and Accident Ins. Co..	72,860	12,000	84,860	....	12,000	12,000
Keystone Mutual Benefit Association..	9,682	16,500	26,182	....	16,500	16,500
Knickerbocker Mutual Benefit Ass'n..	3,829	.....	3,829	....	.....	.....
Knights Temp. & Mas. Mut. Aid Ass'n.	432,516	.....	432,516	....	.....	.....
Knights Temp. & Masons Life Ind. Co.	297,382	.....	297,382	11,908	52,937	64,845
Los Angeles Mutual L. & A.....	6,606	.....	6,606	....	.....	.....
Maine Benefit Life Association.....	90,153	51,293	141,446	1,904	46,000	47,904
Masonic Aid Association of Dakota...	21,942	5,000	26,942	....	5,000	5,000
Masonic Life Ass'n of Western N. Y..	72,042	.....	72,042	2,850	.....	2,850
Masonic Life, Oswego, N. Y.....	620	.....	620	....	.....	.....
Masonic Mutual Aid Association.....	11,450	13,000	24,450	....	13,000	13,000
Masonic Mutual Benefit Society.....	336,557	.....	336,557	128,271	.....	128,271
Masonic Mutual Life Association.....	73,144	8,100	81,244	....	5,000	5,000
Mas. Mut. Ben. Soc'y of Kan., Topeka	61,651	17,500	79,151	7,925	.....	7,925
Masons Union Life Association.....	17,026	.....	17,026	....	.....	.....
Massachusetts Benefit Life Ass'n.....	1,180,505	657,000	1837,505	....	485,910	485,910
Mercantile Benefit Association.....	101,316	7,273	108,589	79,241	78,750	157,991
Merchants & Manufacturers Life Ass'n	1,334	.....	1,334	....	.....	.....
Merchants and Mechanics L. & A.....	323	.....	323	....	.....	.....
Merchants Life Ass'n of the U. S.....	107,840	.....	107,840	5,000	.....	5,000
Minnesota Masonic Relief Ass'n.....	.....	3,379	.....	....	1,853	.....
Minnesota Scandinavian Relief Ass'n..	44,201	18,000	62,201	209	18,000	18,209
Mohawk Valley Masonic.....	826	.....	826	....	.....	.....
Mutual Benefit Ass'n of Iowa.....	31,730	20,750	52,480	....	20,000	20,000
Mutual Benefit Ass'n of Suffolk Co....	16,670	.....	16,670	....	.....	.....
Mut. Ben. Ass'n of 5th Av. Baptist Ch.	45	.....	45	....	.....	.....
Mutual Life Association, Buffalo.....	3,231	2,940	6,171	....	689	689
Mutual Relief Association.....	80,465	.....	80,465	....	2,000	2,000
Mutual Reserve Fund Life Ass'n.....	4,311,520	1,224,596	5536,116	537,400	1,722,536	2,259,936
Mutual Union Association.....	11,822	969	12,791	623	.....	623
National Life Association.....	255,151	5,859,147	6114,298	113,719	4,941,737	5,055,456
National Life-Maturity Ins. Co.....	364,482	365,208	729,690	10,000	310,969	320,969
National Mutual Life Association....	157,768	78,750	236,518	2,781	65,251	68,031
New York Physicians Mut. Aid Ass'n.	27,238	2,302	29,540	5,174	3,119	8,293
New York Safety Reserve Fund.....	3,551	.....	3,551	301	.....	301
Northern Fraternal Ins. Ass'n.....	61,857	968	62,825	....	.....	.....
Northern Tier Masonic Relief.....	110	.....	110	....	.....	.....
Northwestern Life Ass'n, Chicago....	12,686	307,187	319,873	....	2,000	2,000
Northwestern L. Ass'n, Minneapolis...	162,918	57,000	219,918	....	23,000	23,000
Northwestern Masonic Aid Ass'n.....	763,217	465,200	1228,417	41,590	420,200	461,790
Northwestern Mutual Relief Ass'n....	.....	.....	90,503	....	.....	67,000
Northwestern Ohio Masonic Rel. Ass'n	12,596	11,000	23,596	3,000	.....	3,000
Northwestern Trav. Mens Ass'n.....	22,240	19,200	41,440	12,003	20,000	32,003
Odd Fellows Mut. Aid and Acc. Ass'n.	29,510	42,158	71,668	....	43,000	43,000
Odd Fellows Mut. Aid & Ben. Ass'n..	2,510	.....	2,510	....	.....	.....
Odd Fellows Mutual Benefit Ass'n....	458	.....	458	....	.....	.....
Odd Fellows Provident Association...	631	.....	631	....	.....	.....
Old Wayne Mutual Life Association..	2,987	4,987	7,974	....	.....	.....
Omaha Life Association.....	9,407	23,888	33,295	3,887	9,052	12,939
Peninsular Masonic Aid Association ..	308	.....	308	....	.....	.....
Peoples Mutual Benefit Society.....	12,966	104,778	117,744	370	31,196	31,566
Preferred Bankers Life Insurance Co..	27,423	.....	27,423	9,000	.....	9,000

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ACTUAL AND CONTINGENT ASSETS AND LIABILITIES—*Continued*.

NAME OF ASSOCIATION.	Actual (Invested and Non-Invested) Assets.	Contingent Assets.	Total Assets.	Actual Liabilities.	Contingent Liabilities.	Total Liabilities.
	$	$	$	$	$	$
Protective Life Association	49,414	5,510	54,924	348	2,000	2,348
Provident Association of Newtown, L.I.	1,795	.....	1,795	....	.....	.....
Provident Aid Society	53,483	.....	53,483	....	18,500	18,500
Provident Mutual Relief Association	2,537	12,000	14,537	....	5,000	5,000
Provincial Provident Institution	109,613	23,778	133,391	1,355	19,500	20,855
Reverting Fund Assurance Association	74,283	33,880	108,163	....	1,750	1,750
Safety Fund Life Association	10,548	4,155	14,703	3,809	.....	3,809
Scandinavian Mutual Aid Association	76,446	29,489	105,935	2,433	28,300	30,733
Scottish Rite K. T. & M. M. Aid Ass'n	46,040	14,000	60,040	24,477	.....	24,477
Security Mutual Life Association	281,116	49,553	330,669	3,021	28,463	31,484
Security Life Association	27,369	8,000	35,369	44	10,000	10,044
Seventh Regiment Veteran League	4,245	2,852	7,097	1,554	.....	1,554
Southern Life Association	41,322	7,674	48,996	468	4,822	5,290
Southern Tier Masonic Relief Ass'n	10,628	2,965	13,593	....	.....	.....
Southwestern Mutual Life Association	50,281	17,000	67,281	3,644	7,000	10,644
Teachers Provident Association	850	.....	850	....	.....	.....
Telegraphers Mutual Benefit Ass'n	124,575	14,728	139,303	283	11,355	11,638
Triple Link Mutual Indemnity Ass'n	12,125	3,173	15,298	911	.....	911
U. B. Mutual Aid Society of Penn	126,558	142,800	269,358	....	118,250	118,250
United Life Insurance Association	27,939	67,288	95,227	2,804	64,000	66,804
United States Masonic Benev. Ass'n	193,927	29,500	223,427	685	29,500	30,185
Valley Mutual Life Association	142,841	205,653	348,494	163,450	.....	163,450
Western Mutual Life Association	8,125	.....	8,125	1,198	.....	1,198
Western New York Relief Ass'n	502	.....	502	....	.....	.....
Winona Mutual Benefit Ass'n	1,181	.....	1,181	....	.....	.....
Wisconsin O. F. Mut. Life Ins. Co	8,513	39,343	67,856	7,803	36,400	44,203
W'k'gmans Co-op. Ass'n of the U. I.L.	16,148	.....	16,148	5,664	.....	5,664
World Mutual Benefit Association	25,238	13,900	39,138	23	9,232	9,255
Young Mens Mutual Life Ass'n	21,268	.....	21,268	....	.....	.....
Fraternal Orders.						
Ahawas Israel, I. O	6,872	3,000	9,872	....	.....	.....
American Israelites, I. O	9,204	.....	9,204	5,455	.....	5,455
American Knights of Protection	277	188	465	....	.....	.....
American Legion of Honor	599,027	243,293	842,320	38,598	141,000	179,598
American Star, Order of the	6,540	.....	6,540	....	.....	.....
A. O. H. Life Insurance Fund	649	.....	649	....	.....	.....
A. O.of Unit. Workmen, Boston, Mass	85,847	.....	85,847	12,000	.....	12,000
A. O. of Unit.W'kmen, Dunkirk, N.Y.	50,060	192,828	242,888	.....	174,000	174,000
A. O. of United Workmen, N. J.	6,926	1,180	8,106	394	.....	394
Artisans Order of Mutual Protection	55,666	.....	55,666	1,000	.....	1,000
Aztecs, Ancient Order of	1,513	460	1,973	1,391	30	1,421
Bankers Mutual Union	3,505	925	4,430	....	.....	.....
Benai Berith, Independent Order, N.Y.	415,592	.....	415,592	....	.....	.....
Ben Hur, Tribe of	2,792	.....	2,792	....	.....	.....
Bohemian Rom. Cath. Central Union	3,836	.....	3,836	541	.....	541
Brith Abraham, I. O	40,186	5,441	45,627	....	6,000	6,000
Catholic Benevolent Legion, S. C	6,029	.....	6,029	....	.....	.....
Catholic Knights of America	297,442	114,386	411,828	8,917	106,500	115,417
Catholic Knights of Illinois	.....	.....	18,881	....	.....	3,000
Catholic Mutual Benefit Association	196,652	132,000	328,652	....	131,000	131,000
Catholic Relief and Beneficiary Ass'n	6,847	500	7,347	400	500	900
Chosen Friends, Order of	33,086	186,415	219,501	....	179,500	179,500
Christian Burden Bearers Association	18,924	.....	18,924	....	.....	.....
Empire Knights of Relief	24,984	762	25,746	493	5,000	5,493

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ACTUAL AND CONTINGENT ASSETS AND LIABILITIES—*Continued.*

NAME OF ASSOCIATION.	Actual (Invested and Non-Invested) Assets.	Contingent Assets.	Total Assets.	Actual Liabilities.	Contingent Liabilities.	Total Liabilities.
	$	$	$	$	$	$
Equitable Aid Union	53,925	133,425	187,350	8,682	192,983	201,665
Foresters, Ancient Order of (End. F'd)	1,841	9,600	11,441	....	9,500	9,500
Foresters, Independent Order of	1,267,482	.....	1267,482	21,450	.....	21,450
Fraternal Mystic Circle	71,340	56,881	128,221	2,819	47,500	30,319
Fraternal Legion	1,557	5,991	7,548	....	16,000	16,000
Free Sons of Israel	599,684	.....	599,684	....	.....	.....
Free Sons of Jadah, I. O	4,738	.....	4,738	1 025	.....	1,025
Golden Chain, Order of the	19,926	11,740	31,666	....	29,000	29,000
Golden Cross, United Order of the	21,168	81,000	102,168	2,000	60,500	62,500
Good Fellows, Royal Society of	9,590	74,000	83,590	2,278	78,000	80,278
Grand Fraternity, The	29,059	.....	29,059	4,700	.....	4,700
Heptasophs, Improved Order	40,891	.....	40,891	12,000	.....	12,000
Home Circle, Supreme Council	12,227	8,300	20,557	10,000	.....	10,000
Home Forum Benefit Order	2.895	.....	2,895	....	.....	.....
Iowa Legion of Honor	8,315	.....	8,315	....	.....	.....
Junior American Mechanics	15,504	.....	15.504	....	.....	.....
Knights and Ladies of Honor	218,480	80,207	298,687	185,500	121,310	306,810
Knights and Ladies of the Golden Star	1,014	14.104	15,118	....	8,500	8,500
Knights of Honor	14,712	590,539	605,251	5,093	288,733	293,826
Knights of Pythias (Endowment Rank)	310,286	15,943	326,229	....	223,000	223,000
Knights of St. John and Malta	5,915	2,288	8,203	2,000	2,000	4,000
Knights of Sobriety, Fidelity & Integ	140,628	1,784	142,412	2,000	445	2,445
Knights of the Golden Eagle	11,857	.....	11,857	6,350	.....	6,350
Knights of the Maccabees, Sup. Tent	105,426	75,000	180,426	54,855	89,000	143,855
Ladies Catholic Benevolent Ass'n	16,392	7,500	23,892	2,000	11,500	13,500
Legion of the Red Cross	1,889	.....	1,889	....	.....	.....
Loyal Additional Benefit Association	6,880	.....	6,880	....	4,000	4,000
Loyal Mystic Legion	10,198	.....	10,198	317	.....	317
Modern Woodmen of America, Frat. of	.....	.....	222,797	....	.....	110,891
Mutual Protection, Order of	26,448	.....	26,448	4,747	.....	4,747
National Alliance Aid	1,450	2,000	3,450	4,000	.....	4,000
National Benevolent Legion	407	.....	407	....	.....	.....
National Protective Legion	27,755	2,297	30,052	....	.....	.....
National Provident Union	9,736	26,000	35,736	1,660	20,500	22,160
National Union	62,723	229,680	292,603	5,000	177,000	182,000
National Reserve Association	8,063	.....	8,063	....	.....	.....
New England Commercial Travelers	25,011	.....	25,011	....	.....	.....
Northwestern Legion of Honor	.....	.....	14.885	....	.....	6,000
Pilgrim Fathers, United Order of	13,808	45,000	58,808	7,000	45,000	52,000
Protected Home Circle	124,712	.....	124,712	9,431	.....	9,431
Royal Arcanum	608,578	272,332	880,910	57,127	303,857	360,984
Royal League	42,835	2,765	45,600	....	16,000	16 000
Royal Templars of Temperance	10,234	30,180	40,414	20,200	19,000	39,200
Select Knights, Order of	1,026	.....	1,026	....	.....	.....
Sons of Abraham, I. O	3.761	1,210	4,971	1,700	1,000	2,700
Templars of Liberty of America	9,501	.....	9,501	....	.....	.....
United Friends, Order of	37,314	87,500	124,814	....	83,000	83,000
United Friends of Michigan	4,284	.....	4,284	....	.....	.....
Western New York Masonic Relief	10	.....	10	205	153	358
Woodmen of the World, Sov. Juris	76,300	.....	76,300	10,830	64,600	75,430
Accident Associations.						
American Accident Company	116,450	45,771	162,221	....	12,345	12,345
American Masonic Accident Ass'n	13,949	10,226	24,175	6,000	5,000	11,000
American Mutual Accident Ass'n	12,420	17,114	29,534	313	14,371	14,684

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ACTUAL AND CONTINGENT ASSETS AND LIABILITIES—*Continued.*

NAME OF ASSOCIATION.	Actual (Invested and Non-Invested) Assets.	Contingent Assets.	Total Assets.	Actual Liabilities.	Contingent Liabilities.	Total Liabilities.
	$	$	$	$	$	$
American Sick Benefit and Acc. Ass'n.	4.523	16,254	20,777	3,868	592	4,460
Atlanta Accident Association.	22,858	15,776	38,634	....	.....	.....
Atlas Accident Insurance Company...	12,203	11,610	23.813	3,075	8,172	11,247
Bankers Accident Insurance Company	21,728	.....	21,728	....	1,200	1,200
Capitol Accident Company.....	6,000	2,700	8,700	1,000	2,700	3,700
Commercial Mutual Accident Co....	18,997	8,700	27,697	....	5,550	5,550
Commercial Trav. Mutual Acc. Ass'n.	1,463	.....	1,463	....	.....	.....
Com. Trav. Mut. Acc. Ass'n of Amer.	40,881	.....	40,881	....	20,000	20,000
Continental Masonic Accident Ass'n..	5,757	511	6,268	5,000	104	5,104
Empire Sick and Accident Company..	8,957	8,643	17,600	1,082	478	1,560
Equitable Accident Insurance Ass'n...	7.551	829	8,380	213	365	578
Father Mathew Fraternal Acc. Ass'n..	1,749	532	2,281	79	30	109
Fidelity Mutual Aid Association.....	21,083	.....	21,083	92	.....	92
Fraternal Accident Association	8,616	28,130	36,746	6,000	10,000	16,000
Fraternal Aid Association	1,810	.....	1,810	1,534	.....	1,534
Globe Accident Insurance Company..	13,633	8,532	22,165	....	375	375
Home Mutual Benefit Society	1,251	.....	1,251	197	.....	197
Iowa Mutual Accident Insurance Co..	391	494	885	250	226	476
Iowa State Traveling Mens Acc. Ass'n	.....	.....	7,227	....	.....	5,000
Masonic Equitable Accident Ass'n....	12,659	.....	12,659	832	.....	832
Masons Fraternal Acc. Ass'n of Amer.	24,951	25,257	50,208	1,835	12,750	14,585
Massachusetts Mutual Acc. Ass'n.....	20,041	8,025	28.066	5,073	6,365	11.438
Mercantile Mutual Accident Ass'n....	14,684	14,159	28,843	182	12,009	12,191
Merchants and Trav. Acc. Ins. Co....	14,543	5,882	20,425	2,271	5,652	7,923
Metropolitan Accident Association....	21,371	16,920	38,291	433	2,214	2,647
Minnesota Accident Insurance Co....	431	3,300	3,731	210	165	375
Mutual Indemnity Company.....	6,013	.....	6,013	....	.....	.....
National Accident Society.....	42,389	22,040	64,429	6,586	8,234	14,820
National Masonic Accident Ass'n.....	10,509	.....	10,509	354	.....	354
New England Mutual Accident.....	81,650	21,416	103,066	943	22,094	23,037
New York Casualty Insurance Ass'n..	544	365	909	....	365	365
North American Accident Association.	26,785	18.712	45,497	832	5,770	6,602
Northwestern Benevolent Society.....	12,249	6,008	18,257	454	1,040	1,494
Odd Fellows Accident Company.....	8,836	12,680	21,516	150	2,500	2,650
Peoples Insurance Company.....	432	290	722	....	14	14
Preferred Masonic Mut. Acc. Ass'n ...	29,810	13,272	43,082	836	10,536	11,372
Princes of Montezumas Court.....	67	17	84	....	.....	.....
Protective Life Association	2,461	617	3,078	50	300	350
Provident Mutual Accident Company.	22,443	34,500	56,943	5.725	2.450	8,175
Railway Officials & Empl. Acc. Ass'n.	203,987	.....	203,987	....	8.300	8,300
Red Mens Frat. Acc. Ass'n of America	1,343	2,000	3.343	176	.....	176
Ridgely Protective Association.....	1,543	6,276	7,819	250	750	1,000
Star Accident Company.....	14.197	33,600	47,797	6,811	11 800	18,611
St. Lawrence Life Association.....	6 083	231	6,314	15	111	126
Traders and Travelers Accident Co...	28,615	12,672	41,287	2,207	7,583	9,790
Travelers Preferred Accident Ass'n...	54,505	.....	54.505	....	17,103	17,103
United States Benevolent Society.....	3,874	2,719	6,593	94	264	358
United States Mutual Accident Ass'n..	154,313	173,242	327,555	73,194	165,428	238,622
Western Accident Association.....	.....	.....	8,440	....	.....	.....
Woodmen Accident Association	8,281	9.605	17,886	....	1,750	1,750

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TABLE OF RATIOS.

The following table presents in a comparative form for a series of years, from two to ten, as far as obtainable, ratios showing the relative expense of conducting the business for a large number of companies, associations and societies. The ratios here figured, it will be seen, are of "claims paid to assessment and dues," and the "expenses of management to insurance in force." The expenses of management, as given here, do not include agents' commissions and medical examiners' fees. The first ratio indicates the amount that the members of associations are receiving back of the sums paid by them. In the second ratio the expenses of management are, as we judge, properly compared with the amount of insurance in force, inasmuch as the chief expenses of management are in the securing of new business. This ratio naturally shows against those of recent organization, as the cost of establishing an association is great and is chargeable as "management expenses." In considering this ratio the age of the association should be observed. It should be also borne in mind that in the case of the fraternal societies the cost of insurance as given in their reports does not include lodge dues, admission fees or medical examiners' fees, while in those companies doing a general business all those items constitute a portion of the management expenses :

NAME AND LOCATION OF COMPANY.	Date of Report.	Ratios.		Date of Report.	Ratios.	
		Claims Paid to Assessments and Dues.	Expenses of Management to Insurance in Force.		Claims Paid to Assessments and Dues.	Expenses of Management to Insurance in Force.
American Co-operative Relief Association... Syracuse, N. Y.	1894	103 9	.37	1889	91.5	.15
	1893	75.4	.13	1888	72.9	.17
	1892	94.7	.10	1887	53.1	.18
	1891	67.7	.17	1886	80.4	.22
	1890	102.6	.16	1885	72.4	.16
American Temperance Life Ins. Ass'n..... New York city.....	1894	55.6	.24	1891	65.8	.38
	1893	47.8	.26	1890	76.1	.34
	1892	70.5	.49	1889	21 3	.01
Baltimore Mutual Aid Society ..... Baltimore, Md.	1894	....	..	1889	34.7	.46
	1893	42.0	.48	1888	35.0	.20
	1892	40.4	.52	1887	32.0	.28
	1891	43.7	.57	1886	31.0	.30
	1890	43.4	.53			
Bankers Alliance of California..... Los Angeles, Cal.	1894	62.6	.32	1892	89.1	.28
	1893	84.7	.18	1891	111.1	.32
Bankers and Merchants Life Ass'n of Illinois Chicago, Ill.	1894	29.8	.48	1893	....	.45
Bankers Life Association..... Des Moines, Ia.	1894	90.0	.09	1889	64.6	.11
	1893	88.5	.10	1888	76.6	.13
	1892	89.1	.11	1887	90.1	.09
	1891	87.0	.11	1886	95 6	.07
	1890	96.5	.10			
Bankers Life Association..... St. Paul, Minn.	1894	77.8	.21	1889	72.6	.21
	1893	70.9	.11	1888	89.4	.23
	1892	74.3	.14	1887	66.9	..
	1891	46.7	.33	1886	88.9	.32
	1890	77.6	.28			
Bankers Life Insurance Co. of the City of New York.	1894	43.4	.34	1891	151.4	..
	1893	108 4	.24	1890	131.8	..
	1892	133 8	..	1889	123 0	..

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LOSS AND EXPENSE RATIOS—*Continued.*

NAME AND LOCATION OF COMPANY.	Date of Report.	Ratios.		Date of Report.	Ratios.	
		Claims Paid to Assessments and Dues.	Expenses of Management to Insurance in Force		Claims Paid to Assessments and Dues.	Expenses of Management to Insurance in Force.
Bay State Beneficiary Association..... Boston, Mass.	1894	83.7	.08	1889	81.5	.07
	1893	82.6	.08	1888	81.7	.06
	1892	84.3	.08	1887	80.1	.08
	1891	83.7	.08	1886	77.0	.07
	1890	84.9	.08	1885	71.5	.09
Boston Mutual Life Association..... Boston, Mass.	1894	....	..	1892	27.1	.26
	1893	59.5	.21			
Canton Masonic Mutual Benevolent Society. Canton, Ill.	1894	83.1	.23	1889	79.3	.22
	1893	82.3	.21	1888	90.1	.13
	1892	81.8	.16	1887	87.2	.09
	1891	78.0	.18	1886	93.4	.05
	1890	77.6	.14	1885	87.2	.05
Chenango Mutual Relief..... Oxford, N. Y.	1894	48.2	.02	1891	84.5	..
	1893	48.2	..	1890	80.1	..
	1892	82.0	..	1889	54.5	..
Chicago Guaranty Fund..... Chicago, Ill.	1894	78.4	.35	1889	50.5	.23
	1893	69.9	.33	1888	66.7	.19
	1892	85 0	.27	1887	52.1	.39
	1891	65 6	.36	1886	.7	.26
	1890	66.1	.34			
Cincinnati Life Association..... Cincinnati, O.	1894	78 5	..	1890	81.5	.40
	1893	89.9	.36	1889	65.2	.37
	1892	64.1	.48	1888	73.4	.32
	1891	83 8	.36	1887	81.5	.26
Citizens Life Association..... Cherokee, Ia.	1894	46.2	.23	1889	56.7	.06
	1893	39.4	.22	1888	42.9	.09
	1892	94.1	.24	1887	53.5	.10
	1891	87.8	.48	1886	15.4	.24
	1890	75.5	.86			
Commercial Travelers Life Association ..... Syracuse, N. Y.	1894	103.0	.02	1891	94.1	..
	1893	88.4	.01	1890	103.5	..
	1892	128.3	..	1889	109.6	..
Connecticut Indemnity Association..... Waterbury, Conn.	1894	30.7	.59	1890	47.3	1.22
	1893	65.4	.97	1889	44.5	1.14
	1892	52.9	.61	1888	37.0	1.42
	1891	37.1	1.14	1887	93.3	2.21
Covenant Mutual Benefit Association..... Galesburg, Ill.	1894	83.0	.12	1889	93.2	.06
	1893	81.6	.11	1888	88.6	.07
	1892	87.0	.09	1887	89.8	.07
	1891	83.0	.19	1886	88 7	.06
	1890	79.2	.16	1885	99.2	.06
Des Moines Life Association..... Des Moines, Ia.	1894	47.6	.19	1891	59.5	.18
	1893	89.8	.29	1890	79.9	.16
	1892	93.1	.21	1889	82.5	.10
Economic Life Association..... Clinton, Ia.	1894	....	.36	1892	....	.19
	1893	....	.19			

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LOSS AND EXPENSE RATIOS—*Continued.*

NAME AND LOCATION OF COMPANY.	Date of Report.	Ratios. Claims Paid to Assessments and Dues.	Ratios. Expenses of Management to Insurance in Force.	Date of Report.	Ratios. Claims Paid to Assessments and Dues.	Ratios. Expenses of Management to Insurance in Force.
Empire Life Insurance Company..... New York city.	1894	49.1	.55	1889	58.9	.41
	1893	62.2	.50	1888	64.6	.38
	1892	67.6	.34	1887	62.2	.32
	1891	54.6	.35	1886	60.6	.35
	1890	63.2	.31	1885	66.6	.44
Empire State, Degree of Honor..... Stockton, N. Y.	1894	103.4	.04	1892	33.9	.02
	1893	66.3	.05	1891	33.3	.02
Equal Rights Benefit Association..... Albany, N. Y.	1894	55.9	.16	1889	78.3	.12
	1893	67.9	.16	1888	35.6	.31
	1892	76.4	.19	1887	54 2	.42
	1891	62.2	.13	1886	63.0	2.11
	1890	66.2	.11	1885	61.6	..
Equitable Mutual Life Association..... Waterloo, Ia.	1894	100.0	.17	1889	68.7	.16
	1893	100.2	.20	1888	81.2	.20
	1892	82.6	.18	1887	82.2	.22
	1891	64.9	.21	1886	72.5	.28
	1890	62.9	.18			
Equity Life Association..... Staunton, Va.	1894	4.0	.20	1891	6.2	.51
	1893	33.0	.24	1890	36.1	.34
	1892	26.7	.42	1889	4.7	..
Expressmens Mutual Benefit Association... Elmira, N. Y.	1894	82.9	.02	1891	86.5	..
	1893	78.8	.02	1890	90.0	..
	1892	102.3	.02	1889	94.1	..
Farmers Accident and Mutual Life Ass'n.... Minneapolis, Minn.	1894	69.0	.21	1891	66.2	.12
	1893	55.6	.31	1890	26.2	.10
	1892	71.3	.16			
Federal Life Association..... Davenport, Ia.	1894	63.4	.52	1889	84.7	.24
	1893	73.1	.49	1888	96.6	.28
	1892	68.0	.48	1887	69.5	.21
	1891	95.9	.39	1886	82.6	.20
	1890	58.0	.30			
Fidelity Mutual Life Association..... Philadelphia, Pa.	1894	50.5	.32	1889	47.2	.43
	1893	44.5	.37	1888	42.5	.56
	1892	50.8	.36	1887	53.0	.42
	1891	49.4	.34	1886	55.1	.40
	1890	53 5	.45	1885	56.5	.41
Franklin Life Association ..... Springfield, Ill.	1894	49 9	.36	1889	54.3	.23
	1893	49.4	.36	1888	66.3	.26
	1892	51.9	.28	1887	61.6	.16
	1891	38.8	.25	1886	....	.07
	1890	44.4	.30			
Fraternal Beneficial Association..... Toledo, O.	1894	79.6	.13	1891	63.9	.16
	1893	74.4	.19	1890	86.6	.23
	1892	77.7	.19	1889	84.9	.13
German-American Mutual Life Association.. Burlington, Ia.	1894	....	..	1890	46.7	.26
	1893	70.0	.16	1889	58.3	.28
	1892	77.0	.23	1888	5.4	.44
	1891	76.9	.27	1887	....	.75

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LOSS AND EXPENSE RATIOS—*Continued.*

NAME AND LOCATION OF COMPANY.	Date of Report.	Ratios.		Date of Report.	Ratios.	
		Claims Paid to Assessments and Dues.	Expenses of Management to Insurance in Force.		Claims Paid to Assessments and Dues.	Expenses of Management to Insurance in Force.
German Mutual Benefit Association..... Chicago, Ill.	1894	84.6	.11	1889	86.9	.12
	1893	88.8	.08	1888	89.0	..
	1892	89 8	.08	1887	82.4	.01
	1891	90.0	.08	1886	87.0	.07
	1890	89.0	.13	1885	96.7	.15
Guaranty Fund Life Association..... Council Bluffs, Ia.	1894	78.7	.41	1892	109.5	.12
	1893	51.7	.25			
Hartford Life and Annuity Ins. Company... Hartford, Conn.	1894	77.9	.16	1889	81.4	.20
	1893	85.5	.18	1888	78.5	.16
	1892	79.1	.19	1887	76.5	.16
	1891	80.4	.16	1886	80.4	.14
	1890	73.6	.21	1885	89.3	.16
Home Friendly Society..... Baltimore, Md.	1894	46.0	.70	1890	62.6	.57
	1893	36.4	.52	1889	55.5	.30
	1892	44.0	1.20	1888	47.4	.18
	1891	55.4	1.00	1887	16.1	.20
Industrial Benefit Association..... Syracuse, N. Y.	1894	49.7	.58	1891	17.3	.16
	1893	43.8	.56	1890	7.6	.23
	1892	44.3	.37			
Iowa Life and Endowment Association..... Oskaloosa, Ia.	1894	78.6	..	1889	56.8	.08
	1893	54.7	.08	1888	52.5	.12
	1892	82.5	.24	1887	62.8	.10
	1891	68.2	.35	1886	39.0	..
	1890	52.1	.19			
Iowa Masons Benevolent Society..... Oskaloosa, Ia.	1894	92.2	.20	1891	81.5	.19
	1893	74.6	.16	1890	88.9	.12
	1892	90.8	.16			
Jewelers and Tradesmens Company..... New York city.	1894	51.5	.40	1890	59.4	.22
	1893	35.7	.30	1889	26.7	.21
	1892	44.9	.17	1888	23.3	.22
	1891	73.4	.26			
Jewelers League ..... New York city.	1894	106.0	.08	1891	85.7	.08
	1893	84.4	.06	1890	90.7	.07
	1892	86.8	.08	1889	77.7	..
Kentucky Life and Accident Company..... Louisville, Ky.	1894	45.5	.61	1890	87.4	.40
	1893	80.7	.66	1889	73.6	.47
	1892	44 8	.46	1888	54.5	.37
	1891	74.8	.49			
Keystone Mutual Benefit Association ..... Allentown, Pa.	1894	68.2	.38	1889	91.2	.39
	1893	93.8	.44	1888	64.1	.32
	1892	79.9	.41	1887	72.3	.36
	1891	79.0	.40	1886	76.3	.37
	1890	83.0	.36	1885	83.4	.38
Knights of the Globe, Mutual Benefit Ass'n. Freeport, Ill.	1894	86.6	.10	1891	64.3	.11
	1893	75.0	.09	1890	....	.14
	1892	72.2	.13			

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LOSS AND EXPENSE RATIOS—*Continued.*

NAME AND LOCATION OF COMPANY.	Date of Report.	Ratios. Claims Paid to Assessments and Dues.	Ratios. Expenses of Management to Insurance in Force.	Date of Report.	Ratios. Claims Paid to Assessments and Dues.	Ratios. Expenses of Management to Insurance in Force.
Knights Templars and Masonic Mutual Aid Association..... Cincinnati, O.	1894	79.3	.13	1889	96.3	.09
	1893	84.7	.13	1888	68.8	.08
	1892	78.9	.15	1887	96.9	.08
	1891	97.9	.17	1886	67.5	.06
	1890	84.8	.11	1885	84.4	.06
Knights Templar and Masons Life Indemnity Association..... Chicago, Ill.	1894	75.6	.16	1890	73.6	.12
	1893	74.1	.12	1889	69.5	.12
	1892	77.7	.12	1888	63.5	.11
	1891	81.2	.11	1887	80.7	.08
Maine Benefit Life Association..... Auburn, Me.	1894	81.8	.21	1889	85.7	.12
	1893	80.0	.16	1888	56.1	.14
	1892	81.9	.15	1887	80.5	.25
	1891	80.1	.13	1886	50.2	.18
	1890	95.8	.10			
Masonic Aid Association of Dakota..... Yankton, S. D.	1894	....	..	1891	80.8	.07
	1893	70.2	.07	1890	86.0	..
	1892	69.2	.07			
Masonic Life Ass'n of Western New York .. Buffalo, N. Y.	1894	82.4	.12	1889	90.9	.12
	1893	81.0	.12	1888	91.3	.12
	1892	83.1	.12	1887	85.3	.11
	1891	84.7	.10	1886	94.2	.10
	1890	91.0	.12	1885	105.1	.12
Masonic Mutual Aid Association..... Minneapolis, Minn.	1894	81.9	.14	1891	83.9	.10
	1893	78.3	.14	1890	94.9	.09
	1892	83.6	.19			
Masonic Mutual Benefit Society of Kansas..	1894	92.1	.08			
Masonic Mutual Benefit Society ..... Indianapolis, Ind.	1894	106.6	.54	1889	79.5	.14
	1893	94.8	.46	1888	88.8	.11
	1892	82.6	.26	1887	....	..
	1891	96.0	.23	1886	93.0	.11
	1890	83.8	.22			
Masonic Mutual Life Association ..... Cleveland, O.	1894	78.7	.13	1889	58.4	.14
	1893	79.7	.09	1888	82.4	.11
	1892	86.4	.10	1887	73.2	.12
	1891	90.4	.14	1886	87.4	.10
	1890	78.8	.12	1885	42.7	.08
Masons Union Life Association..... Indianapolis, Ind.	1894	53.7	.28	1891	37.0	.37
	1893	43.9	.26	1890	42.5	.56
	1892	67.6	.29			
Massachusetts Benefit Life Association..... Boston, Mass.	1894	83.7	.15	1889	76.8	.08
	1893	81.2	.16	1888	80.8	.07
	1892	85.7	.14	1887	79.5	.06
	1891	72.6	.10	1886	80.6	.04
	1890	72.9	.13	1885	89.8	.07
Mercantile Benefit Association..... New York city.	1894	94.2	.27	1892	137.0	.09
	1893	95.0	.12	1891	7.5	.09

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LOSS AND EXPENSE RATIOS—*Continued.*

NAME AND LOCATION OF COMPANY.	Date of Report.	Ratios.		Date of Report.	Ratios.	
		Claims Paid to Assessments and Dues.	Expenses of Management to Insurance in Force.		Claims Paid to Assessments and Dues.	Expenses of Management to Insurance in Force.
Merchants Life Association of the U. S	1894	25.5	.20	1891	....	.28
St. Louis, Mo.	1893	49.7	.20	1890	....	.81
	1892	23.9	.21			
Minnesota Masonic Relief Association.....	1894	100.6	.18	1892	75.0	.24
St. Paul, Minn.	1893	121.0	.13			
Minnesota Odd Fellows Mutual Ben. Soc...	1894	95.2	.12	1891	89.9	.07
St. Paul, Minn.	1893	98.0	.08	1890	83.7	.06
	1892	80.0	.08			
Minnesota Scandinavian Relief Association..	1894	77.9	.10	1889	90.6	.07
Red Wing, Minn.	1893	74.9	.09	1888	85.0	.08
	1892	87.5	.09	1887	78.9	.08
	1891	89.4	.10	1886	69.3	.08
	1890	95.1	.09			
Mutual Benefit Association.....	1894	81.1	.18	1889	65.8	.21
Toledo, Ia.	1893	78.0	.19	1888	52.1	.31
	1892	82.3	.21	1887	52.0	.16
	1891	73.1	.27	1886	49.0	.49
	1890	63.6	.17			
Mutual Reserve Fund Life Association.....	1894	72.3	.30	1889	63.8	.24
New York city.	1893	74.3	.32	1888	63.5	.17
	1892	74.8	.29	1887	60.6	.22
	1891	70.7	.20	1886	62.6	.19
	1890	68.9	.19	1885	59.0	.18
National Life Association.....	1894	55.5	.23	1890	38.1	.36
Hartford, Conn.	1893	62.6	.30	1889	23.1	.37
	1892	65.7	.26	1888	17.3	.45
	1891	61.1	.42			
National Life-Maturity Insurance Company.	1894	87.2	.31	1889	153.1	.50
Washington, D. C.	1893	62.0	.33	1888	150.5	1.70
	1892	53.9	.35	1887	56.5	1.63
	1891	54.4	.43	1886	40.0	1.52
	1890	66.1	.25			
National Mutual Life Association.....	1894	76.5	.18	1890	88.4	.10
Minneapolis, Minn.	1893	77.8	.20	1889	82.1	.04
	1892	87.6	.13	1888	104.8	.03
	1891	84.7	.13	1887	....	.02
Northern Fraternal Insurance Association...	1894	61.5	.16	1891	48.8	.23
Marshalltown, Ia.	1893	64.9	.18	1890	67.9	.16
	1892	55.4	.26	1889	52.4	.14
Northwestern Life Association.....	1894	76.9	.78	1889	82.8	.25
Chicago, Ill.	1893	84.5	.77	1888	85.7	.34
	1892	73.0	.43	1887	82.9	.23
	1891	73.1	.23	1886	87.5	.12
	1890	100.4	.23	1885	84.4	.10
Northwestern Life Association.....	1894	57.2	.21	1889	45.0	.32
Minneapolis, Minn.	1893	56.2	.19	1888	36.5	.23
	1892	45.8	.22	1887	56.7	.27
	1891	42.4	.33	1886	37.7	.05
	1890	52.4	.32			

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LOSS AND EXPENSE RATIOS—*Continued.*

NAME AND LOCATION OF COMPANY.	Date of Report.	Ratios. Claims Paid to Assessments and Dues.	Ratios. Expenses of Management to Insurance in Force.	Date of Report.	Ratios. Claims Paid to Assessments and Dues.	Ratios. Expenses of Management to Insurance in Force.
Northwestern Masonic Aid Association..... Chicago, Ill.	1894	81.5	.15	1889	84 7	.10
	1893	93.1	.12	1888	80.6	.11
	1892	81.0	.13	1887	89 0	.11
	1891	80.6	.08	1886	82.6	.09
	1890	85.7	.08	1885	85.9	.08
Northwestern Mutual Relief Association..... Madison, Wis.	1894	77.8	.09	1890	59.9	.07
	1893	68.4	.08	1889	90.3	.07
	1892	74.6	.07	1888	74.3	.06
	1891	87.9	.07			
Northwestern Ohio Masonic Relief Ass'n.... Toledo, O.	1894	91.8	.13	1892	95.6	.17
	1893	88.0	.16			
Northwestern Traveling Mens Association .. Chicago, Ill.	1894	95.9	.07	1889	96.5	.06
	1893	86.7	.06	1888	95.5	.05
	1892	94.8	.06	1887	98.5	.04
	1891	97.7	.07	1886	103.0	.03
	1890	95.6	.08	1885	98.0	.03
Odd Fellows Annuity Association..... Des Moines, Ia.	1894	....	..	1892	28.3	.20
	1893	37.0	.30	1891	13.4	.12
Odd Fellows Beneficial Association..... Toledo, O.	1894	....	..	1892	99.4	.07
	1893	102.0	.13	1891	93.8	.11
Odd Fellows Mutual Aid and Accident Association..... Piqua, O.	1894	86.7	.16	1891	77.3	.16
	1893	85.5	.17	1890	88.2	.13
	1892	89.0	.15	1889	82.9	.10
Ohio Mutual Life Association..... Cincinnati, O.	1894	....	..	1893	40.9	.21
Old Wayne Mutual Life Association..... Indianapolis, Ind.	1894	78.3	.40	1891	64.6	.15
	1893	88.0	.17	1890	100.0	.32
	1892	77.7	.34	1889	100.0	.26
Omaha Life Association..... Omaha, Neb.	1894	50.2	.69	1890	59.8	.10
	1893	44.8	.20	1889	20 8	.47
	1892	38.2	.47	1888	209.5	.47
	1891	69.1	.45			
Peninsula Mutual Relief Association..... Easton, Md.	1894	....	..	1890	63.2	.10
	1893	81.3	.21	1889	92.7	.11
	1892	78.4	.21	1888	1.2	.04
	1891	84.2	.15			
Peninsular Masonic Aid Association..... Caro, Mich.	1894	90.1	.13	1889	72.5	.06
	1893	90.4	.12	1888	77.0	.06
	1892	82.6	.12	1887	43.0	.13
	1891	80.4	.09	1886	82.1	.10
	1890	84.2	.08	1885	83.5	.05
Peoples Mutual Benefit Association..... Westerville, O.	1894	....	..	1889	82.3	.28
	1893	90.0	.19	1888	81.4	.31
	1892	85.6	.17	1887	79.4	.20
	1891	84.9	.18	1886	81.6	.24
	1890	86.1	.18	1885	78.0	.26

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LOSS AND EXPENSE RATIOS—*Continued.*

NAME AND LOCATION OF COMPANY.	Date of Report.	Ratios.		Date of Report.	Ratios.	
		Claims Paid to Assessments and Dues.	Expenses of Management to Insurance in Force.		Claims Paid to Assessments and Dues.	Expenses of Management to Insurance in Force.
Peoples Mutual Benefit Society ..... Elkhart, Ind.	1894	81.0	..	1891	78.5	..
	1893	78.6	..	1890	79.2	..
	1892	79.5	..	1889	79.4	..
Preferred Bankers Life Assurance Company. Lansing, Mich.	1894	63.4	.05	1893	....	.06
Protective Life Association..... Rochester, N. Y.	1894	72.1	.15	1889	73.8	.08
	1893	84.8	.13	1888	86.9	.08
	1892	67.9	.14	1887	79.3	.18
	1891	73.6	.13	1886	82.2	.15
	1890	61.0	.19	1885	79.0	.13
Provident Aid Society, The..... Portland, Me.	1894	98.4	.21	1889	89.1	.15
	1893	95.6	.20	1888	31.7	.35
	1892	59.4	.18	1887	88.8	.38
	1891	47.8	.15	1886	54.8	.54
	1890	65.7	.22			
Provident Mutual Relief Association ..... Concord, N. H.	1894	....	.06	1890	91.6	.05
	1893	92.0	.05	1889	96.3	.05
	1892	92.5	.05	1888	88.6	.05
	1891	93 7	.05			
Provincial Provident Institution..... St. Thomas, Ont.	1894	75.7	.21	1889	65.8	.16
	1893	68.2	.22	1888	80.2	.20
	1892	68.6	.21	1887	60.8	.19
	1891	60 8	.24	1886	52.3	.29
	1890	55.4	.18			
Railway Passengers and Freight Conductors Mutual Aid and Benefit ..... Chicago, Ill.	1894	....	..	1891	76.4	.10
	1893	92.9	.09	1890	96.1	.09
	1892	103.7	.09	1889	107.0	.07
Reverting Fund Assurance Association..... Philadelphia, Pa.	1894	31.4	.51	1892	39.2	.74
	1893	24.9	.62			
Safety Fund Life Association..... Monroe City, Mo.	1894	20.4	.10			
Scandinavian Mutual Aid Association..... Galesburg, Ill.	1894	81.4	.10	1889	81.4	.10
	1893	81.8	.11	1888	82.9	.10
	1892	88.6	.09	1887	93.4	.09
	1891	84.4	.09	1886	88.4	.09
	1890	87.7	.10	1885	65.1	.08
Scottish Rite Knight Templars and Master Masons Aid Association..... Dayton, O.	1894	88.7	.27	1891	84.1	.27
	1893	90.9	.24	1890	50.2	.05
	1892	92.1	.32			
Security Life Association ..... Clinton, Ia.	1894	83.5	.26	1892	46.5	.02
	1893	103.1	.24			
Security Mutual Life Association..... Binghamton, N. Y.	1894	28.1	.22	1890	39.5	.27
	1893	19.9	.24	1889	11.7	.20
	1892	43.0	.27	1888	25.8	.40
	1891	37.0	.36	1887	7.7	.51

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LOSS AND EXPENSE RATIOS—*Continued.*

NAME AND LOCATION OF COMPANY.	Date of Report.	Ratios. Claims Paid to Assessments and Dues.	Ratios. Expenses of Management to Insurance in Force.	Date of Report.	Ratios. Claims Paid to Assessments and Dues.	Ratios. Expenses of Management to Insurance in Force.
Southern Tier Masonic Relief Association... Elmira, N. Y.	1894	88.3	.28	1889	83.0	.12
	1893	98.2	.44	1888	95.3	.11
	1892	72.1	.43	1887	98.8	.08
	1891	87.6	.28	1886	98.7	.11
	1890	88.8	.24	1885	94.1	.08
Southwestern Mutual Life Association..... Marshalltown, Ia.	1894	70.0	.20	1889	60.4	.24
	1893	72.3	.17	1888	59.8	.32
	1892	75.8	.17	1887	56.3	.28
	1891	81 9	.17	1886	46.8	.33
	1890	59.6	.22			
Telegraphers Mutual Benefit Association... New York city.	1894	111.6	.10	1891	81.2	.08
	1893	81.6	.10	1890	77.2	.09
	1892	103.5	.11	1889	76.8	..
Triple Link Mutual Indemnity Association.. Chicago, Ill.	1894	64.7	.27	1892	26.1	.27
	1893	51.6	.20			
United Brethren Mutual Aid Society of Pennsylvania..... Lebanon, Pa.	1894	88.3	.49	1889	90.6	.46
	1893	85.1	.46	1888	88.2	.44
	1892	91.7	.59	1887	88.0	.59
	1891	82.5	.62	1886	89.4	.59
	1890	87.1	.85	1885	86.0	.55
United Life Insurance Association..... New York city.	1894	88.4	.25	1889	72.7	.30
	1893	67.6	.23	1888	71.4	.25
	1892	60.8	.32	1887	45.6	.23
	1891	69.6	.32	1886	44.8	.27
	1890	61.3	.29			
United States Masonic Benevolent Ass'n.... Council Bluffs, Ia.	1894	83 0	.35	1890	87.6	.14
	1893	78.8	.24	1889	84.0	.10
	1892	68.5	.25	1888	81.6	.07
	1891	72.0	.20			
Valley Mutual Life Association of Virginia.. Staunton, Va.	1894	81.0	.37	1889	90.0	.37
	1893	78.5	.42	1888	83.4	.23
	1892	109.5	.25	1887	83.2	.28
	1891	86.2	.23	1886	90.6	.27
	1890	78.2	.31			
Western Commercial Travelers Association. St. Louis, Mo.	1894	....	..	1891	82.2	..
	1893	96.1	.06	1890	98.5	..
	1892	91.2	.06			
Wisconsin Odd Fellows Mutual Life Ins. Co. Milwaukee, Wis.	1894	95.5	.10	1889	93.5	.11
	1893	82.7	.08	1888	88 9	.11
	1892	90.3	.09	1887	92 7	.11
	1891	89.1	.07	1886	93.2	.10
	1890	94.2	.06	1885	97.5	.10
Young Mens Mutual Life Association..... Cincinnati, O.	1894	81.7	.19	1889	61.5	.22
	1893	66.2	.17	1888	74.6	.24
	1892	59.8	.13	1887	66.8	.21
	1891	77.3	.38	1886	75.0	.21
	1890	76.3	.22	1885	64 1	.19

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LOSS AND EXPENSE RATIOS—*Continued.*

FRATERNAL ORDERS.

NAME AND LOCATION OF COMPANY.	Date of Report.	Ratios.		Date of Report.	Ratios.	
		Claims Paid to Assessments and Dues.	Expenses of Management to Insurance in Force.		Claims Paid to Assessments and Dues.	Expenses of Management to Insurance in Force.
American Legion of Honor..... Boston, Mass.	1894	98.6	.04	1889	89.5	.03
	1893	97.4	.08	1888	96.6	.02
	1892	103.0	.06	1887	93 2	.02
	1891	96.8	.04	1886	97.9	.01
	1890	96.7	.02	1885	98.6	..
A. O. H. Life Insurance Fund..... Stillwater, Minn.	1894	97.9	.05	1891	107.7	.06
	1893	107.9	.05	1890	90.7	.05
	1892	95.1	.07	1889	85.1	.04
Ancient Order of United Workmen of Iowa. Waterloo.	1894	90.7	.12	1893	93.5	.12
Artisans Order of Mutual Protection..... Philadelphia, Pa.	1894	108.5	.11	1893	97.8	.13
Benai Berith, Independent Order..... .... New York city.	1894	107.6	.08	1889	77.1	..
	1893	102.3	.13	1888	77.2	..
	1892	111.3	.04	1887	74.4	..
	1891	104.1	.03	1886	73.0	..
	1890	96.7	.03	1885	78.2	..
Bohemian Roman Catholic Central Union.. St. Louis, Mo.	1894	96.6	.02	1892	98.5	.02
	1893	97.0	.04			
Catholic Benevolent Legion..... Brooklyn, N. Y.	1894	100.0	.05	1891	100 0	.03
	1893	100.0	.04	1890	100 0	.04
	1892	100.0	.03			
Catholic Knights of America..... Fort Wayne, Ind.	1894	93.2	.28	1889	95.0	.07
	1893	91.3	.09	1888	92.2	.04
	1892	91.9	.04	1887	93.3	.14
	1891	89.7	.05	1886	97.2	..
	1890	93.2	.04	1885	95.6	..
Catholic Knights of Illinois, State Council... Carlyle, Ill.	1894	67.3	.17	1889	84 0	.11
	1893	75.4	.08	1888	93.9	.19
	1892	90.1	.12	1887	85.9	.17
	1891	62.3	.10	1886	97 3	.19
	1890	57.6	.12	1885	112.3	.13
Catholic Mutual Benefit Association..... Brooklyn, N. Y.	1894	99.9	.01	1892	100.1	.01
	1893	100.0	.02			
Catholic Relief and Beneficiary Association.. Auburn, N. Y.	1894	66.2	.25	1893	77.7	.18
Chosen Friends, Order of, Supreme Council. Indianapolis, Ind.	1894	92.8	.12	1889	95.5	.07
	1893	97.3	.10	1888	99.0	.06
	1892	93 3	.09	1887	96.8	.06
	1891	96.9	.07	1886	97.4	.05
	1890	97.0	.07	1885	95.2	.05
Christian Burden Bearers Association..... Manchester, N. H.	1894	71.5	.14	1892	51.7	.14
	1893	65.9	.14	1891	86.0	.10
Empire Knights of Relief..... Buffalo, N. Y.	1894	55.0	.16	1892	98.3	.20
	1893	75.8	.17	1891	9 2	.36

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LOSS AND EXPENSE RATIOS—*Continued.*

NAME AND LOCATION OF COMPANY.	Date of Report.	Ratios. Claims Paid to Assessments and Dues.	Ratios. Expenses of Management to Insurance in Force.	Date of Report.	Ratios. Claims Paid to Assessments and Dues.	Ratios. Expenses of Management to Insurance in Force.
Equitable Aid Union..... Columbus, Pa.	1894	93.2	.13	1889	94.2	.05
	1893	97.6	.07	1888	95.8	.03
	1892	97.2	.06	1887	94.3	.05
	1891	94.9	.05	1886	93.8	.06
	1890	97.8	.05	1885	97.6	.05
Foresters, Ancient Order, Endowment Fund. Brooklyn, N. Y.	1894	98.2	.05	1889	104.6	.07
	1893	110.6	.04	1888	102.6	.06
	1892	98.5	.04	1887	98.5	.06
	1891	93.8	.05	1886	95.1	.06
	1890	96.3	.08	1885	102.8	.06
Foresters, I. O..... Toronto, Ont.	1894	55.9	.19	1891	65.4	.09
	1893	54.5	.21	1890	63.9	.12
	1892	62.2	.16	1889	60.8	.14
Fraternal Legion ..... Baltimore, Md.	1894	102.4	.09	1893	94.3	.12
Fraternal Mystic Circle..... Columbus, O.	1894	87.5	.11	1891	77.6	.07
	1893	76.6	.07	1890	73.4	.06
	1892	78.4	.12	1889	68.2	.06
Free Sons of Israel, I. O ..... New York city.	1894	79.0	.05	1891	66.2	.01
	1893	80.0	.02	1890	68.6	.01
	1892	71.1	.02			
Golden Chain, Order of, Supreme Lodge... Baltimore, Md.	1894	90.2	.09	1889	90.5	.04
	1893	89.0	.05	1888	97.5	.04
	1892	98.6	.07	1887	95.2	.04
	1891	97.8	.04	1886	102.0	.04
	1890	99.8	.04	1885	94.2	.05
Golden Cross, United Order of the..... Knoxville, Tenn.	1894	94.8	.07	1890	94.8	.04
	1893	95.3	.07	1889	95.8	.06
	1892	101.1	.05	1888	92.7	.05
	1891	95.4	.04			
Good Fellows, Royal Society of..... Boston, Mass.	1894	96.7	.13	1890	93.6	.09
	1893	89.8	.11	1889	95.5	.06
	1892	94.8	.10	1888	97.6	.07
	1891	95.7	.10	1887	101.2	..
Heptasophs, Improved Order..... Baltimore, Md.	1894	89.8	.15	1892	91.2	.11
	1893	86.4	.14	1891	80.5	.15
Home Circle, Supreme Council of..... Boston, Mass.	1894	95.3	.08	1889	100.0	.04
	1893	94.4	.07	1888	97.7	.04
	1892	100.0	.08	1887	99.4	.03
	1891	97.1	.05	1886	108.2	.03
	1890	101.2	.04	1885	100.5	.04
Home Forum Benefit Order..... Chicago, Ill.	1894	69.7	.02	1892	50.9	.09
	1893	100.0	.03			
Iowa Legion of Honor..... Cedar Rapids, Ia.	1894	84.9	.06	1893	84.3	.10

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LOSS AND EXPENSE RATIOS—*Continued.*

NAME AND LOCATION OF COMPANY.	Date of Report.	Ratios.		Date of Report.	Ratios.	
		Claims Paid to Assessments and Dues.	Expenses of Management to Insurance in Force.		Claims Paid to Assessments and Dues.	Expenses of Management to Insurance in Force.
Knights and Ladies of Honor..... Indianapolis, Ind.	1894	97.7	.03	1890	98.6	.04
	1893	90.4	.04	1889	100.7	.05
	1892	97.9	.04	1888	103.3	.05
	1891	97.8	.05			
Knights and Ladies of the Golden Star..... Newark, N. J.	1894	92.0	.11	1893	93.9	.11
Knights of Honor..... St. Louis, Mo.	1894	98.5	.03	1889	99.2	.02
	1893	98.6	.03	1888	99.4	.02
	1892	98.9	03	1887	98.9	.02
	1891	99.1	.03	1886	98.9	.02
	1890	99.0	.02	1885	101.2	.02
Knights of Pythias Endowment Rank..... Chicago, Ill.	1894	83.0	.06	1890	85.0	.06
	1893	91.7	.05	1889	87.2	.04
	1892	103.8	.04	1888	99.5	.04
	1891	99.2	.06			
Knights of St. John and Malta..... New York city.	1894	87.3	.08	1889	102.0	.05
	1893	100 0	.07	1888	48.2	.05
	1892	87.8	.08	1887	48.6	.06
	1891	91.6	.07	1886	77.7	.04
	1890	80.5	.07	1885	73.6	.22
Knights of Sobriety, Fidelity and Integrity. Syracuse, N. Y.	1894	33.9	.51	1891	16.6	.41
	1893	30.0	.41	1890	12.9	.32
	1892	26.2	.38	1889	....	2.55
Knights of the Maccabees, Great Camp for Michigan..... Port Huron, Mich.	1894	94.2	.09	1889	76 6	.09
	1893	80.2	.11	1888	81.4	.09
	1892	81.0	.10	1887	70.7	.08
	1891	87.6	.08	1886	69.7	.10
	1890	97.1	.08			
Ladies Catholic Benevolent Association..... Erie, Pa.	1894	89.0	.05	1893	90.2	.12
Legion of Justice, Supreme Council..... New York city.	1894	....	..	1889	81.9	.13
	1893	93.9	.11	1888	90.0	.19
	1892	95.2	.09	1887	86.5	.13
	1891	111.6	.11	1886	67.8	.08
	1890	87.6	.21	1885	79.6	.06
Legion of the Red Cross..... Baltimore, Md.	1894	92.6	.09	1892	98.5	.09
	1893	75.8	.10			
Maccabees, Order of the, Supreme Tent.... Port Huron, Mich.	1894	86.6	.09	1889	82.2	.09
	1893	78.2	.09	1888	77.2	.10
	1892	85.1	.09	1887	76.5	.12
	1891	89.9	.10	1886	99.1	.10
	1890	81.4	.11	1885	76.8	.11
Modern Woodmen of America, Fraternity of Fulton, Ill.	1894	91.8	.04	1889	79.7	.06
	1893	92.3	.04	1888	88 4	.01
	1892	93.9	.08	1887	97.8	.01
	1891	88.5	.05	1886	85.8	.05
	1890	79.9	.05	1885	81.7	.04
Mutual Protection, Order of..... Chicago, Ill.	1894	88.2	.10	1892	86.5	.04
	1893	88.1	.10			
National Alliance Aid..... Topeka, Kan.	1894	71.6	.24	1892	82.9	.10
	1893	80.1	.09			

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LOSS AND EXPENSE RATIOS—*Continued.*

NAME AND LOCATION OF COMPANY.	Date of Report.	Ratios.		Date of Report.	Ratios.	
		Claims Paid to Assessments and Dues.	Expenses of Management to Insurance in Force.		Claims Paid to Assessments and Dues.	Expenses of Management to Insurance in Force.
National Provident Union..... New York city.	1894	100 2	.08	1889	96.2	.07
	1893	98.4	.08	1888	96.8	.07
	1892	102.6	.07	1887	93.5	.07
	1891	99.2	.07	1886	91.1	.08
	1890	99.9	.06	1885	100.4	.10
National Reserve Association ..... Kansas City, Mo.	1894	50.0	.05	1892	....	.05
	1893	41.3	.08			
National Union..... Toledo, O.	1894	97.0	.03	1890	98.4	.03
	1893	96.2	.02	1889	97.8	.03
	1892	100.0	.02	1888	98.1	..
	1891	101.2	.03			
New England Commercial Travelers Ass'n.. Boston, Mass.	1894	98.2	.08	1890	93.0	.05
	1893	104.0	.07	1889	89.4	.05
	1892	100.8	.05	1888	100.0	.05
	1891	79.6	.04	1887	92.7	..
New England Order of Protection..... Boston, Mass.	1894	88.7	.07	1891	77.6	.08
	1893	77.1	.21	1890	82.7	.07
	1892	76.7	.05	1889	70.6	.23
Northwestern Legion of Honor..... Marengo, Ia.	1894	84.8	.12	1892	83.4	.11
	1893	87.6	.12			
Pilgrim Fathers, United Order of..... Lawrence, Mass.	1894	95.8	.05	1890	95.5	.04
	1893	96.5	.05	1889	100.8	.05
	1892	92.3	.05	1888	88.1	.05
	1891	94.4	.05			
Protected Home Circle..... Sharon, Pa.	1894	54.1	.16	1892	52.6	.15
	1893	74.3	.14			
Royal Arcanum, Supreme Council..... Boston, Mass.	1894	93.4	.02	1889	99.4	.02
	1893	100.8	.02	1888	94.5	.02
	1892	97.9	.02	1887	99.9	.01
	1891	97.7	.02	1886	96.7	.01
	1890	95.7	.02	1885	98.4	.01
Royal League ..... Chicago, Ill.	1894	94.6	.04	1892	97.7	.04
	1893	88.1	.03			
Royal Templars of Temperance ..... Buffalo, N. Y.	1894	99.2	.09	1889	95.4	.06
	1893	96.0	.08	1888	93.7	.08
	1892	96.2	.08	1887	96.5	..
	1891	96.5	.06	1886	93.9	..
	1890	96.4	.07	1885	97.2	..
Scottish Clans, Order of..... Boston, Mass.	1894	....	.17	1891	91.5	.11
	1893	95.4	.12	1890	89.5	.11
	1892	90.4	.12			
United Friends, Order of, Imperial Council.. Poughkeepsie, N. Y.	1894	95.3	.06	1889	97.9	.04
	1893	96.5	.06	1888	98.6	.02
	1892	96.7	.05	1887	99.3	.01
	1891	99.0	.03	1886	97.4	.01
	1890	99.4	.03	1885	97.0	.01
United Friends of Michigan..... Detroit, Mich.	1894	99.2	.10	1892	91.6	.09
	1893	109.9	.09			
Woodmen of the World, Sovereign Camp... Omaha, Neb.	1894	82.9	.08	1892	84.2	.08
	1893	82.5	.08	1891	70.1	.07

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COST OF ASSESSMENT INSURANCE.

The following table shows the Income, Disbursements, Mean Insurance in Force and Cost of Insurance for the years 1887 to 1894 of various prominent Assessment Associations that have furnished the data upon which to base this compilation. The mean of insurance in force for the year is obtained by taking the amount in force January 1 of each year; deducting therefrom one-half the terminations, and adding to the remainder one-half the amount of insurance written during the year. This process gives the average amount of insurance exposed during the year as nearly as it can be approximated:

NAME AND LOCATION OF ORGANIZATION.	For Year Ending December 31.	Claims Paid.	Disbursements.	Mean of Insurance in Force.	Claims Paid to Each $1000 Mean of Insurance in Force.	Disbursements to Each $1000 Mean of Insurance in Force.	Av'ge Age of Total Membership.
		$	$	$	$	$	
American Co-operative Relief Association, Syracuse, N. Y.	1894	77,950	101,944	4,577,900	17.0	22.3	47
	1893	54,478	69,901	4,591,625	11.9	15.2	46
	1892	67,277	82,088	4,557,000	14.9	18.2	45.7
	1891	46,200	60,596	4,425,000	10.4	13.7	45.1
	1890	67,687	81,223	4,315,450	15 7	18.8	44.5
	1889	55,021	67,567	4,197,100	13.1	16.1	43.7
	1888	34,424	45,483	4,113,250	8.4	11.1	43.7
	1887	27,598	39,003	3,945,150	7.0	9.9	41.7
American Temperance Life Insurance Association, New York city.	1894	42,300	78,618	5,972,500	7.1	13.2	....
	1893	28,025	57,737	3,996,100	7.0	14.5	....
	1892	29,961	48,446	2,541,950	11.8	19.1	....
	1891	29,250	49,312	2,763,200	10.6	17.8	....
	1890	34,196	48,881	2,888,850	11.8	1.69	46.5
Baltimore Mutual Aid Society..... Baltimore, Md.	1894	.....	.....	.....	....	....	....
	1893	125,199	279,880	1,871,588	6.7	14.9	....
	1892	115,687	270,188	1,646,333	7.0	16 4	....
	1891	118,495	259,702	1,474,298	8.0	17.6	....
Bankers Alliance of California..... Los Angeles, Cal.	1894	82,555	127,307	9,898,750	8.3	12.8	38.6
	1893	49,298	74,101	7,625,000	6.5	9.7	38.6
	1892	29,369	47,212	4,918,750	5.9	9.6	38.5
Bankers and Merchants Life Association of Illinois, Chicago.	1894	12,000	62,777	2,406,500	5.0	26.1	37.8
Bankers Life Association,..... Des Moines, Ia.	1894	370,649	500,606	54,333,000	6.8	9.2	40.7
	1893	319,206	429,281	46,207,000	6 9	9.3	40.5
	1892	221,101	331,439	38,956,000	5.7	8.5	40.1
	1891	181,185	273,629	32,086,000	5.6	8.5	....
	1890	166,541	245,822	26,645,000	5.0	9.2	39.7
	1889	90,492	148,032	21,021,000	4.3	7.0	39.5
	1888	118,277	178,027	18,056,000	6.6	9 9	....
	1887	104,127	149,278	14,657,000	7.1	10.2	38.7
Bankers Life Association..... St. Paul, Minn.	1894	234,813	325,595	23,582,000	10.0	13.8	42.9
	1893	197,284	300,229	24,591,000	8.0	12.2	42
	1892	150,636	350,450	20,279,000	7.4	17.3	40
	1891	60,637	150,957	13,484,000	4.5	11.2	42
	1890	104,505	154,375	11,264,000	9.2	13.7	....
	1889	109,489	153,991	16,154,000	10.7	15.1	....
Bankers Life Insurance Company of the City of New York.	1894	26,654	62,944	2,817,062	9.5	22.3	....
	1893	34,065	40,697	1,481,881	23.0	27.4	54

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COST OF ASSESSMENT INSURANCE—*Continued.*

NAME AND LOCATION OF ORGANIZATION.	For Year Ending December 31.	Claims Paid.	Disbursements.	Mean of Insurance in Force.	Claims Paid to Each $1000 Mean of Insurance in Force.	Disbursements to Each $1000 Mean of Insurance in Force.	Av'ge Age of Total Membership.
		$	$	$	$	$	
Bay State Beneficiary Association ... Boston, Mass.	1894	514,964	625,500	46,910,900	11.0	13.3	45
	1893	507,288	612,104	46,782,562	10.8	13.1	44
	1892	484,550	580,220	44,402,750	10.9	13.1	42
	1891	392,050	468,457	41,185,500	9.5	11.4	40
	1890	370,300	442,836	37,810,500	9.8	11.7	39
	1889	337,200	399,504	35,495,000	9.5	11.3	40
	1888	296,500	360,735	33,749,000	8.8	10.7	....
	1887	256,000	319,301	29,389,000	8.7	10.9	....
Boston Mutual Life Association..... Boston, Mass.	1894	.....	.....	.....	....	....	....
	1893	15,000	26,493	2,924,750	5.1	9.1	....
Canton Masonic Mutual Benefit Society, Canton, Ill.	1894	53,148	68,199	4,277,750	12 4	15.9	....
	1893	44,650	56,386	4,373,500	10.2	12.9	....
	1892	60,650	73,872	4,503,500	13.5	16 4	....
	1891	45,500	59,353	4,402,500	10.2	13.5	38
	1890	42,500	51,793	4,132,500	10.3	12.5	39
	1889	45,011	57,652	3,870,000	11.6	14.9	....
	1888	50,750	59,773	4,374,000	11 6	13.7	....
	1887	24,449	30,522	6,005,500	4.1	5.1	....
Chenango Mutual Relief..... Oxford, N. Y.	1894	27,000	40,169	3,542,500	7.6	11.3	40
Chicago Guaranty Fund Life Society. Chicago, Ill.	1894	107,766	152,080	7,612,500	14 2	20.0	....
	1893	89,708	143,641	7,306,000	12.3	19.7	....
	1892	91,054	116,338	6,432,000	14.1	18.1	47
	1891	80,000	109,806	6,590,500	12.1	16 7	46
	1890	88,645	127,005	6,752,500	13.1	18 8	45.5
	1889	34,667	65,642	6 167,000	5.6	10.6	44.5
	1888	36,000	62,243	5,085,000	7.1	12.2	44
	1887	33,000	58,675	4,217,500	7.6	13.9	43
Cincinnati Life Association..... Cincinnati, O.	1894	61,293	76,234	.....	....	....	....
	1893	71,715	89,471	4,104,422	17.5	21.8	....
	1892	53,507	78,023	4,241,367	12.6	18.4	41.3
	1891	66,753	86,696	4,242,830	15.7	20.4	41.9
	1890	56,103	74,472	4,100,833	13.7	18.1	42.2
	1889	41,125	57,593	3,983,650	10.3	14.5	43
	1888	31,812	46,862	4,524,000	7.1	10.4	....
	1887	44,674	56,466	5,389,500	8.3	10 5	....
Citizens Life Association..... Cherokee, Ia.	1894	1,909	5,813	1,437,750	1.3	4.0	....
	1893	1,209	7,127	1,885,750	.6	3.8	....
	1892	6,056	16,987	2,108,750	2.9	8.1	40
	1891	5,589	25,512	2,268,000	2.5	11.2	....
	1890	36,400	74,677	7,175,500	5.1	10.4	....
	1889	27,516	84,761	10,303,750	2.6	10.4	....
	1888	6,572	46,626	6,376,500	1.0	13.6	....
	1887	3,607	21,758	4,103,750	.8	5.3	....
Commercial Travelers Life Association, Syracuse, N. Y.	1894	151,678	166,460	8,571,625	17.7	19.4	46.5
Connecticut Indemnity Association.. Waterbury, Conn.	1894	42,014	138,046	6,753,850	6.2	20.4	39.3
	1893	81,249	194,673	6,065,137	13.4	32.1	38.8
	1892	58,958	139,814	5,452,500	10.8	25.7	38.4
	1891	33,693	110,695	4,472,757	7.5	24 7	37.7
	1890	38,681	104,499	3,559,500	10.9	29.4	37.7
	1889	17,779	93,479	2,665,375	6.7	35.0	35.7
	1888	12,458	53,234	1,733,875	7.2	30.7	38
	1887	20,912	60,176	1,612,375	12.9	37.3	....

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COST OF ASSESSMENT INSURANCE—*Continued.*

NAME AND LOCATION OF ORGANIZATION	For Year Ending December 31.	Claims Paid.	Disbursements.	Mean of Insurance in Force.	Claims Paid to Each $1000 Mean of Insurance in Force.	Disbursements to Each $1000 Mean of Insurance in Force.	Av'ge Age of Total Membership.
		$	$	$	$	$	
Covenant Mutual Benefit Association. Galesburg, Ill.	1894	1,218,559	1,526,610	100,072,812	12.2	15.3	43.8
	1893	1,106,116	1,498,985	100,169,063	11.0	15.0	....
	1892	1,047,145	1,404,862	92,919,750	11.3	15.1	43
	1891	954,724	1,146,656	85,962,250	11.1	13.3	43
	1890	888,511	1,079,553	86,715,187	10.2	12.4	43.2
	1889	783,215	910,407	83,919,737	9.3	10.8	42.2
	1888	685,576	808,836	77,443,750	8.8	10.4	42
	1887	623,798	708,247	73,375,987	6.5	9.7	42
Des Moines Life Association..... Des Moines, Ia.	1894	74,983	147,045	9,338,250	8.0	15.7	40
	1893	53,850	107,598	7,113,500	7.6	15.1	45
	1892	40,924	72,632	5,361,250	7.6	13.5	39
	1891	28,458	57,396	3,929,353	7.2	14.6	39
	1890	18,158	56,476	2,366,276	7.7	23.9	39
Economic Life Association..... Clinton, Ia.	1894	.....	7,825	1,064,000	....	7.3	33.7
	1893	.....	6,274	1,059,000	....	5.9	32
	1892	.....	5,254	699,000	....	7.5	....
Empire Life Insurance Company.... New York city.	1894	36,277	71,955	3,685,700	9.8	19.5	....
	1893	32,377	55,551	3,599,750	9.0	15.4	....
Empire State Degree of Honor..... Stockton, N. Y.	1894	8,205	15,425	1,686,750	4.9	9.1	36.5
	1893	2,096	4,400	993,250	2.1	4.4	38.5
Equal Rights Benefit Association.... Albany, N. Y.	1894	5,359	10,745	2,352,600	2.3	4.6	49.5
	1893	7,329	12,643	2,126,400	3.4	5.5	....
	1892	12,380	17,822	1,980,000	6.2	9.0	41.7
	1891	7,838	11,806	1,965,925	4.0	6.0	41.7
	1890	7,929	11,297	2,071,250	3.8	5.5	43.7
	1889	10,350	13,011	1,211,033	8.6	10.8	43.5
	1888	1,533	3,623	507,108	3.0	7.1	....
	1887	3,335	5,501	269,075	12.4	20.4	....
Equitable Mutual Life Association... Waterloo, Ia.	1894	88,601	115,365	7,175,816	12 3	16.1	....
	1893	86,296	110,151	7,309,377	11.8	15.1	....
	1892	73,668	96,479	7,409,937	9.9	13.0	36
	1891	73,750	96,348	7,389,687	10.0	13.0	35
	1890	42,500	67,239	7,043,550	6.0	9.5	34
	1889	33,750	51,093	6,124,062	5.5	8.5	36
	1888	54,565	72,852	6,095,625	8.9	11.9	....
	1887	47,366	68,551	6,333,750	7.4	10.8	34
Equity Life Association..... Staunton, Va.	1894	1,866	32,299	3,076,407	.6	10.5	....
	1893	11,500	26,699	2,125,875	5.4	12.6	....
	1892	6,600	20,391	1,336,750	4.9	15.3	....
	1891	1,064	8,612	1,042,000	1.0	8.3	....
Expressmens Mutual Benefit Association, Elmira, N. Y.	1894	110,446	114,033	7,478,500	14.8	15.2	....
Farmers Accident and Mutual Life Association, Minneapolis, Minn.	1894	10,062	17,906	2,583,500	3.9	6.9	....
	1893	14,033	26,895	3,537,500	4.0	7.6	....
	1892	12,676	33,709	4,184,500	3.0	8.1	....
	1891	7,415	23,363	3,566,000	2.1	6.5	....
Federal Life Association ..... Davenport, Ia.	1894	21,000	45,160	2,609,500	8.0	17.3	42
	1893	23,050	45,355	2,457,500	9.4	18.5	....
	1892	24,000	39,909	2,318,500	10.3	17.2	38
	1891	25,000	37,296	2,200,500	11.4	16.9	....

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COST OF ASSESSMENT INSURANCE—*Continued.*

NAME AND LOCATION OF ORGANIZATION.	For Year Ending December 31.	Claims Paid.	Disbursements.	Mean of Insurance in Force.	Claims Paid to Each $1000 Mean of Insurance in Force.	Disbursements to Each $1000 Mean of Insurance in Force.	Av'ge Age of Total Membership.
		$	$	$	$	$	
Fidelity Mutual Life Association..... Philadelphia, Pa.	1894	436,796	958,848	49,759,125	8.8	19.3	40
	1893	358,017	769,500	43,908,150	8.2	17.5	40
	1892	370,705	660,344	37,505,350	9.9	17.6	41
	1891	290,745	520,564	30,267,700	9.6	17.2	43
	1890	300,306	491,309	25,376,050	11.8	19.4	42
	1889	177,551	327,769	21,956,350	8.1	14.9	40
	1888	126,409	271,672	17,777,850	7.1	15.3	....
	1887	122,174	220,006	14,332,000	8.5	15.4	42
Franklin Life Association ..... Springfield, Ill.	1894	47,500	87,746	6,402,125	7.4	13.7	41
	1893	44,000	73,253	5,535,250	7.9	13.2	41.2
	1892	42,000	64,058	4,777,500	8.8	13.4	....
	1891	21,008	43,075	3,484,000	6.0	12.4	42.5
	1890	16,300	36,370	2,237,250	7.3	16.3	42.2
	1889	11,224	23,117	1,564,000	7.2	1.48	....
	1888	8,000	18,417	1,059,500	7.6	17.4	....
	1887	2,403	5,772	558,250	4.3	10.3	....
Fraternal Beneficial Association ..... Toledo, O.	1894	32,653	43,483	4,504,600	7.2	9.6	....
	1893	30,427	41,220	3,613,150	8.4	11.2	....
	1892	32,166	42,548	3,197,600	10.1	13.3	....
	1891	21,604	28,940	2,444,100	8.8	11.8	....
	1890	21,564	28,860	1,818,450	11.9	15.9	....
German-American Mutual Life Association, Burlington, Ia.	1894	.....	.....	.....	....	....	....
	1893	15,250	22,030	1,562,250	9.8	14.1	37.5
	1892	15,650	21,519	1,391,250	11.2	15.5	40
	1891	13,725	19,137	1,406,500	9.8	13.6	38
	1890	7,000	12,269	1,499,500	4.7	8.2	40
	1889	6,003	10,154	866,500	6.9	11.7	37
	1888	260	3,384	532,750	.5	6.4	....
German Mutual Benefit Association.. Chicago, Ill.	1894	38,160	44,098	4,201,500	9.1	10.5	....
	1893	44,730	48,885	4,145,000	10.8	11.8	45
	1892	31,290	36,177	4,075,000	7.7	8.8	....
Guaranty Fund Life Association..... Council Bluffs, Ia.	1894	24,000	51,431	2,786,000	8.6	18.5	....
	1893	9,000	28,108	2,058,500	4.4	13.6	39.8
Hartford Life and Annuity Insurance Company, Hartford, Conn.	1894	1,160,251	1,596,093	87,683,891	13.2	18.2	44.7
	1893	1,147,775	1,517,009	86,873,500	13.2	17.4	44.4
	1892	1,137,064	1,469,021	84,630,250	13.4	17.4	43.8
	1891	1,001,980	1,319,927	80,570,750	12.4	16.4	43.3
	1890	823,085	1,175,500	74,410,000	11.5	15.7	....
	1889	728,269	1,044,346	66,226,500	11.0	15.8	....
	1888	663,265	890,772	59,322,750	11.2	15.0	....
	1887	575,087	789,457	55,272,750	10.4	14.3	....
Home Friendly Society..... Baltimore, Md.	1894	48,222	131,981	5,685,375	8.5	23.2	....
	1893	36,739	107,453	5,498,300	6.7	19.5	30
	1892	40,101	122,257	5,165,150	7.7	23.7	32
	1891	55,520	125,073	5,012,050	11.1	24.9	....
	1890	52,561	110,006	3,184,800	16.5	34.5	42
Industrial Benefit Association ..... Syracuse, N. Y.	1894	113,298	227,255	11,825,600	9.6	19.2	30
	1893	115,287	251,762	13,503,100	8.5	18.6	....
	1892	107,116	243,654	14,261,675	7.5	17.1	....
	1891	16,652	102,133	8,814,625	1.9	11.6	....
	1890	1,710	32,583	2,659,375	0.6	12.3	....

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COST OF ASSESSMENT INSURANCE—*Continued.*

NAME AND LOCATION OF ORGANIZATION.	For Year Ending December 31.	Claims Paid.	Disbursements.	Mean of Insurance in Force.	Claims Paid to Each $1000 Mean of Insurance in Force.	Disbursements to Each $1000 Mean of Insurance in Force.	Av'ge Age of Total Membership.
		$	$	$	$	$	
Iowa Life and Endowment Association, Oskaloosa, Ia.	1894	4 915	7,559	.....	....	....	....
	1893	3,745	5,985	2,163,250	1.7	2.8	....
	1892	7,482	13,611	2,449,625	3.1	5.6	....
Iowa Masons Benevolent Association. Oskaloosa, Ia.	1894	130,000	151,856	7,191,000	18.1	21.1	40
	1893	86,000	104,074	7,821,000	11.0	13.3	....
	1892	98,000	116,586	8,017,500	12.2	14.5	....
	1891	92,061	113,614	8,278,500	11.1	13.7	....
Jewelers and Tradesmens Company. New York.	1894	39,770	77,559	3,656,075	10.9	21.2	....
	1893	24,142	65,958	3,316,025	7.3	19.9	....
	1892	11,730	26,645	2,663,750	4.4	10.0	....
	1891	15,520	22,863	2,231,000	6.9	10.2	....
Jewelers League ..... New York city.	1894	183,600	193,436	12,760,000	14.4	15.1	....
	1893	140,000	151,122	13,325,000	10.5	11.3	....
	1892	155,000	166,041	13,600,000	11.4	12.2	....
	1891	150,000	161,208	13,700,000	10.9	11.8	....
Kentucky Life and Accident Insurance Company, Louisville, Ky.	1894	16,000	26,449	1,066,250	15.0	24.8	53
	1893	31,310	40,045	1,211,500	25.8	33.0	....
	1892	18,267	28,072	1,444,000	12.6	19.4	....
	1891	38,038	47,274	1,477,500	25.7	32.0	....
Keystone Mutual Benefit Association. Allentown, Pa.	1894	52,390	74,065	3,814,000	13.7	19.4	37.5
	1893	81,406	105,094	3,914,250	20.8	26.8	....
	1892	66,668	87,782	4,146,250	16.1	21.2	47
	1891	66,609	91,164	4,204,250	15.8	21.7	47
	1890	61,000	83,794	4.011,750	15.2	20.9	46
	1889	54,785	77,814	3,627,750	15.1	21.4	....
	1888	30,500	44,322	3.185,000	9.6	13.9	44.2
	1887	34,367	47,654	2,740,500	12 5	17.4	44
Knights of the Globe Mutual Benefit Association, Freeport, Ill.	1894	19,325	33.777	5,766,000	3.3	5.9	....
	1893	13,000	23,112	3,617,250	3.6	6 4	....
	1892	4,694	12,480	2,935,500	1.6	4.2	....
	1891	1,712	8,861	1,807,500	.9	4.9	....
Knights Templar and Masonic Mutual Aid Ass'n, Cincinnati, O.	1894	205,000	229,082	13,592,000	15.1	16 8	48.2
	1893	221,000	245,706	13,690,500	16.1	17.9	47.7
	1892	197,500	227,462	13,360,000	14.8	17.0	47
	1891	233,250	261,637	14,516,000	16.1	18.0	47.2
	1890	262,078	286,069	16,992,500	15.4	16.8	46.2
	1889	233,000	252,930	18,442,000	12.7	13.7	45
	1888	141,000	161,144	18,674,000	7.6	8.6	44.5
	1887	215,577	236,030	18,537,000	11.6	12.7	44
Knights Templars and Masons Life Indemnity Company, Chicago, Ill.	1894	291,643	356,825	25,718,142	11.3	13.9	....
	1893	291,822	349,260	26,063,492	11.2	13.4	....
	1892	297,561	357,108	26,004,555	11.4	13.7	45
	1891	244,221	300,676	24.873,900	9 8	12.1	....
	1890	187,872	237,226	23,348,450	8.0	10.2	....
	1889	159,771	216,087	21,440,750	7.4	10.1	....
	1888	103,970	157,606	17,909,306	5.8	8.8	....
	1887	69,780	112,151	*13,634,306	5.1	8.2	....
Maine Benefit Life Association..... Auburn, Me.	1894	150,000	191,909	13,892,000	10.8	13.8	....
	1893	144,028	178,822	13,761,000	10.5	13.0	....
	1892	140,138	174,097	14,322,500	9.8	12.1	....
	1891	125,000	155,179	14,310,000	8.7	10.8	42
	1890	177,099	204,161	14,559,500	12.2	14.0	....
	1889	109,000	138,570	14,223,000	7.7	9.8	41
	1888	51.243	79,940	13,062,000	3.9	6.1	41
	1887	62,951	103,972	11,250,500	5.5	9.2	....

* Estimated.

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COST OF ASSESSMENT INSURANCE—*Continued.*

NAME AND LOCATION OF ORGANIZATION.	For Year Ending December 31.	Claims Paid.	Disbursements.	Mean of Insurance in Force.	Claims Paid to Each $1000 Mean of Insurance in Force.	Disbursements to Each $1000 Mean of Insurance in Force.	Av'ge Age of Total Membership.
		$	$	$	$	$	
Masonic Aid Association of Dakota.. Yankton, S. D.	1894	48,000	53,397	6,694,000	7.2	8.0	39.7
	1893	31,000	35,727	6,347,000	4.9	5.6	38.7
	1892	29,000	33,752	5,916,500	4.9	5.7	38
	1891	30,000	34,949	5,000,000	6.0	7.0	38
Masonic Life Association of Western New York, Buffalo, N. Y.	1894	183,000	204,497	14,308,000	12.8	14.3	44.1
	1893	141,500	162,054	13,780,250	10.3	11.8	43.5
	1892	145,129	163,240	12,000,500	12.1	13.6	43.1
	1891	118,847	131,307	9,278,500	12.8	14.2	45.5
	1890	109,821	120,690	7,348,500	14.9	16.4	45.5
	1889	96,000	100,015	6,404,000	15.0	15.6	45.5
	1888	84,025	91,998	5,365,000	15.7	17.1	45.5
	1887	66,008	72,303	4,933,000	13.4	14.6	45.5
Masonic Mutual Aid Association.... Minneapolis, Minn.	1894	56,000	64,871	5,151,000	10.9	12.6	46.3
	1893	45,000	57,595	5,590,000	8.0	10.3	45.8
	1892	58,600	81,268	5,675,500	10.3	14.3	44
	1891	48,400	62,109	5,510,500	8.8	11.3	44.9
	1890	48,552	59,134	4,701,000	10.3	12.6	44.9
Masonic Mutual Benefit Society of Kansas, Topeka, Kan.	1894	68,590	74,278	5,998,353	11.4	12.4	46.5
Masonic Mutual Benefit Society..... Indianapolis, Ind.	1894	153,446	187,389	5,923,000	25.9	31.6	....
	1893	165,330	231,364	6,881,250	24.0	33.6	....
	1892	152,450	183,534	7,102,250	21.5	25.8	....
	1891	201,100	226,411	8,814,000	22.8	25.7	51
	1890	220,950	264,207	11,507,000	19.2	23.0	....
	1889	186,000	229,870	12,710,250	14.6	18.1	....
	1888	198,523	228,318	12,942,125	15.3	17.9	....
Masonic Mutual Life Association.... Cleveland, O.	1894	100,000	119,154	11,658,000	8.6	10.2	44
	1893	96,232	115,671	11,331,000	8.5	10.2	43.7
	1892	97,400	113,751	10,900,000	9.0	10.5	43.8
	1891	96,000	114,729	10,479,500	9.2	10.9	41.3
	1890	78,000	93,914	10,034,500	7.8	9.4	41.8
	1889	53,100	69,179	9,512,500	5.6	7.3	41
	1888	76,129	87,255	9,044,000	8.4	9.6	41.5
	1887	49,693	61,273	8,031,500	6.2	7.1	....
Masons Union Life Association ..... Indianapolis, Ind.	1894	14,000	24,238	1,444,000	9.7	16.8	36
	1893	9,000	21,442	1,376,000	6.5	15.6	....
	1892	15,000	24,000	1,238,500	12.1	19.4	....
	1891	6,000	14,300	1,111,500	5 4	12.9	....
	1890	6,000	12,694	969,500	6.2	13.1	....
Massachusetts Benefit Life Association, Boston, Mass.	1894	1,863,802	2,359,087	106,135,530	17.6	22.2	....
	1893	1,686,403	2,215,333	105,279,817	16.0	21.0	....
	1892	1,525,258	2,003,344	99,622,890	15.3	20.1	....
	1891	1,170,309	1,497,428	83,288,370	14.1	18.0	42.5
	1890	877,209	1,073,278	70,975 375	12.3	15.1	....
	1889	657,910	808,489	61,278,375	10.7	13.2	....
	1888	603,101	704,514	51,046,000	11.8	13.8	....
	1887	496,125	596,928	47,809,500	10.4	12.5	....
Mercantile Benefit Association ..... New York city.	1894	138,750	171,866	10,976,500	12.6	15.6	47.1
	1893	141,470	159,302	11,467,500	12.3	13.9	45.7
	1892	201,250	216,109	11,877,200	17.0	18.2	44.8
Merchants Life Association of the United States, St. Louis, Mo.	1834	18,864	42,619	3,659,750	5.2	11 6	....
	1893	18,923	33,999	2,744,750	6.9	12.4	40
	1892	8,039	22,060	2,187,750	3.7	10.1	....
	1891	.....	13,336	1,309,750	....	10.2	40.7

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COST OF ASSESSMENT INSURANCE—*Continued.*

NAME AND LOCATION OF ORGANIZATION.	For Year Ending December 31.	Claims Paid.	Disbursements.	Mean of Insurance in Force.	Claims Paid to Each $1000 Mean of Insurance in Force.	Disbursements to Each $1000 Mean of Insurance in Force.	Average Age of Total Membership.
		$	$	$	$	$	
Minnesota Masonic Relief Association St. Paul, Minn.	1894	44,169	50,343	3,085,750	14.3	16.3	....
	1893	76,062	80,659	3,540,000	21.5	22.8	....
Minnesota Odd Fellows Mutual Benefit Society, St. Paul, Minn.	1894	70,000	75,326	4,977,000	14.0	15.1	42
	1893	67,000	71,204	5 407,500	12.4	13.2	43.7
	1892	61,000	65,395	5,165,000	11.8	12 6	43.5
	1891	66,068	69,919	4,987,500	13.2	14.0	42.5
Minnesota Scandinavian Relief Association, Red Wing, Minn.	1894	52,500	67,092	5,350,750	9.8	12 5	42.2
	1893	56,420	70,678	5,286,500	10.7	13.4	42.2
	1892	68,132	83,092	5,246,750	13 0	15.8	41.9
	1891	65,455	82,072	5,084,500	12.9	16.1	41.5
	1890	54 850	70,764	4,764,000	11.5	14 9	41.7
	1889	48,659	56,676	4,572,500	10.6	12.4	....
	1888	39,028	46,661	4,629,000	8.5	10.0	42.2
	1887	41,000	51,942	4 707,750	8.7	11.0	....
Mutual Benefit Association ..... Toledo, Ia.	1894	27,996	39,287	3,844,000	7.2	10 2	38
	1893	23,783	39,527	3,879,000	6.1	10.2	37
	1892	32,437	46,052	3,844,000	8.4	12.0	36.2
	1891	28,282	45,259	3,796,500	7.4	11.9	37
	1890	26,082	43,247	3,756,000	6.9	11.5	34
	1889	28,996	48,477	3,472,500	8.4	14 0	....
	1888	20,663	41,221	3,276,500	6.9	12.6	....
Mutual Reserve Fund Life Association, New York city.	1894	3,078,787	4,636,537	277,986,580	11.1	16.7	45
	1893	2,951,935	4,252,678	249,514,428	11.8	17.0	45.7
	1892	2,702,866	3,791,087	225,814,850	11.9	16.8	45.5
	1891	2,290,109	3,249,868	206,105,672	11.1	15.8	45
	1890	2,146,498	2,971,259	189,180,817	11.3	15.7	45
	1889	1,836,031	2,549,760	175,130,525	10.5	14.6	44.5
	1888	1,582,332	2,230,261	162,728,475	9.7	13.7	43
	1887	1,378,681	1,925,969	153,364,675	9.0	12.6	....
National Life Association ..... Hartford, Conn.	1894	*a* 299,548	508,547	21,331,502	14.0	23.8	41.2
	1893	*a* 242,658	364,627	15,336,865	15.8	23 8	....
	1892	155,136	227,083	9,152,688	16.9	24.8	41
	1891	83,643	142,703	5,183,483	16.1	27.0	36
National Life-Maturity Insurance Company, Washington, D. C.	1894	271,753	329,504	13,548,779	20.0	24.3	37.3
	1893	208,794	273,990	13,356,566	15.6	20.5	37.5
	1892	198,372	287,856	12,879,620	15.4	22.3	36.4
	1891	185,914	261,910	11,048,922	16.8	23.7	36.8
	1890	170,001	218,353	6,824,350	24.9	32.0	38.2
	1889	201,077	253,245	3,308,350	60.8	76.6	....
	1888	294,635	348,004	2,440,800	120.7	142.5	....
National Mutual Life Association.... Minneapolis, Minn.	1894	100,496	160,438	15,373,375	6.5	10.4	38.5
	1893	104,349	163.290	16,323,625	6.4	10.0	....
	1892	125.250	175,198	16,676,750	7.5	10 5	37.5
	1891	126,622	175,924	17,742,500	7.1	9.9	....
	1890	125,386	170,422	18,956,250	6.5	8.7	37
	1889	43,422	88,686	14,353,750	3.0	6.2	38
	1888	6,987	32,555	3,991,250	1.2	5.4	....
Northern Fraternal Insurance Association, Marshalltown, Ia.	1894	37,500	54,326	5,544,500	6.8	9.8	36
	1893	39,000	57,206	5,522,000	7.1	10.4	....
	1892	29,000	46,105	5,351,000	5.4	8.6	33
	1891	24,000	40,530	4,815,000	5.0	8.4	32

a Includes cash values and dividends, $13,860 in 1893; $23,048 in 1894.

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COST OF ASSESSMENT INSURANCE—*Continued.*

NAME AND LOCATION OF ORGANIZATION.	For Year Ending December 31.	Claims Paid.	Disbursements.	Mean of Insurance in Force.	Claims Paid to Each $1000 Mean of Insurance in Force.	Disbursements to Each $1000 Mean of Insurance in Force.	Av'ge Age of Total Membership.
		$	$	$	$	$	
Northwestern Life Association..... Chicago, Ill.	1894	52,000	68,392	1,651,500	31.5	41.4	53
	1893	48,300	55,071	1,584,500	30.5	34.7	51
	1892	34,337	46,015	1,631,750	21.0	28.2	52
	1891	12,307	20,304	1,672,500	7.4	12.1	....
Northwestern Life Association..... Minneapolis, Minn.	1894	102,250	165,913	14,292,650	7.2	11.6	36.8
	1893	101,263	169,007	13,268,375	7.6	12.7	35
	1892	71,000	132,532	11,183,625	6.3	11 8	33
	1891	54,000	104,532	9,163,000	5.9	11.4	34
	1890	50,052	87,135	7,637,750	6.5	11.4	37
	1889	30,000	62,431	6,122,000	4.9	10.2	32.7
	1888	14,422	38,365	4,807,707	2.9	7.9	....
	1887	25,168	41,620	4,681,000	5.4	8.9	....
Northwestern Masonic Aid Association, Chicago, Ill.	1894	1,884,657	2,337,312	141,851,500	13.3	16.5	44.7
	1893	1,888,157	2,160,366	149,228,250	12.6	14.5	44.6
	1892	1,822,986	2,151,066	155,643,250	11.7	13.8	43.7
	1891	1,482,417	1,772,447	152,235,500	9.7	11.6	43.1
	1890	1,497,133	1,747,175	147,323,500	10.1	11.7	43.7
	1889	1,290,050	1,553,395	138,401,500	9.3	11.3	42.3
	1888	989,102	1,221,292	124,702,000	7.9	10.0	42.2
	1887	974,775	1,174,774	112,496,250	8.7	10.5	....
Northwestern Mutual Relief Association, Madison, Wis.	1894	132,073	157,028	16,192,787	8.2	9.7	41.5
	1893	97,300	120,748	16,214,287	6.0	7.4	....
	1892	98,392	122,394	15,902,500	6.2	7.7	....
	1891	100,854	125,774	14,140,000	7.1	8.9	....
	1890	60,656	84,135	12,104,500	5.0	7.0	....
	1889	77,015	94,713	10,950,000	7.0	8.7	....
Northwestern Ohio Masonic Relief Association, Toledo, O.	1894	36,514	41,357	2,590,000	14.1	16.0	38
	1893	33,582	38,409	2,479,000	13.5	15.5	47
Northwestern Traveling Mens Association, Chicago, Ill.	1894	251,592	262,761	16,777,500	15.0	15.7	45.4
	1893	180,000	191,297	17,770,000	10.1	10.8	44.3
	1892	175,000	186,650	18,015,000	9.7	10.4	43.4
	1891	160,000	172,450	17,815,000	9.0	9.7	....
	1890	201,000	215,638	18,450,000	10.9	11.7	42.1
	1889	214,000	225.243	19,165,000	11.1	11.7	41.1
	1888	155,000	164,963	19,462,500	8.0	8.5	40.2
	1887	140,297	149,841	19,317,500	7.3	7.8	....
Odd Fellows Annuity Association.... Des Moines, Ia.	1894	.....	.....	.....	....	....	....
	1893	10,700	36,759	3,597,550	3.0	10.2	40
	1892	5,796	21,705	2,780,500	2.1	7.8	....
Odd Fellows Beneficial Association.. Toledo, O.	1894	.....	.....	.....	....	....	....
	1893	265,613	284,334	7,450,000	35.6	38.1	....
	1892	226,177	244,039	7,861,500	28.8	31.0	....
Odd Fellows Mutual Aid and Accident Association, Piqua, O.	1894	190,280	228,893	19,460,000	9.8	11 8	37.2
	1893	199,865	242,115	20,672,500	9.7	11.7	36.7
	1892	196,290	236,621	20,596,500	9.4	10.7	....
	1891	120,230	154,607	17,950,500	6.7	8.6	....
Ohio Mutual Life Association ..... Cincinnati, O.	1894	.....	.....	.....	....	....	....
	1893	4,590	12,179	1,766,500	2.6	6.9	....
Old Wayne Mutual Life Association. Indianapolis, Ind.	1894	41,240	52,456	3,009,500	13.7	17.4	60.2
	1893	35,472	41,275	3,482,000	10.2	11.8	....
	1892	45,746	58,426	4,004,250	11.4	14.6	....
	1891	18,634	25,102	3,750,750	5.0	7.0	....

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COST OF ASSESSMENT INSURANCE—*Continued.*

NAME AND LOCATION OF ORGANIZATION.	For Year Ending December 31.	Claims Paid.	Disbursements.	Mean of Insurance in Force.	Claims Paid to Each $1000 Mean of Insurance in Force.	Disbursements to Each $1000 Mean of Insurance in Force.	Av'ge Age of Total Membership.
		$	$	$	$	$	
Omaha Life Association..... Omaha, Neb.	1894	8,609	20,386	2,722,750	3 2	7.5	....
	1893	8,932	47,329	2,998,750	3.0	15.8	34
	1892	7,974	17,901	1,568,000	5.1	11.4	....
	1891	16,232	28,493	2,219,250	7.3	12.8	37
Peninsula Mutual Relief Association. Easton, Md.	1894	.....	.....	.....	....	....	....
	1893	31,100	40,456	3,161,500	9.8	12.8	....
	1892	27,692	35,940	3,564,500	7.8	10.1	....
	1891	27,550	36,366	3,945,000	7.0	9.2	....
Peninsular Masonic Aid Association. Caro, Mich.	1894	44,526	53,043	5,238,000	8.5	10.1	....
	1893	44,606	54,092	5,165,500	8.6	10.5	41.7
	1892	37,869	46,831	4,978,000	7.6	9.4	....
	1891	23,387	32,439	4,751,500	4.9	6.8	40.6
	1890	35,756	45,173	4,512,500	7.9	10.0	41 5
	1889	21,592	29,039	4,503,500	4.8	6.5	40.7
	1888	18,740	26,144	4,227,000	4.4	6.2	40.5
	1887	4,084	9,684	3,309,000	1.2	2.6	....
Peoples Mutual Benefit Association.. Westerville, O.	1894	.....	.....	.....	....	....	....
	1893	173,402	198,571	6,686,000	25.9	29.7	....
	1892	153,775	182,260	7,129,500	21.6	25.6	44
	1891	144,500	175,895	7,207,000	20.0	24.4	44
	1890	137,283	168,082	7,249,500	18.9	23.3	44
	1889	91,300	123,830	6,978,500	13.1	17.7	43
	1888	98,056	127,287	6,578,750	14.9	19.3	....
Preferred Bankers Life Assurance Company, Lansing, Mich.	1894	3,018	12,502	725,000	4.2	17.2	37
Protective Life Association..... Rochester, N. Y.	1894	63,758	86,452	5,403,500	11.8	16.0	45.2
	1893	80,522	99,127	5,295,500	15.2	18.7	45.2
	1892	62,402	84,460	5,397,000	11.5	15.6	44.7
	1891	66,345	83,710	5,438,500	12.2	15.4	44.8
	1890	47,806	66,972	5,573,500	8.6	12.0	43.7
	1889	45,432	60,128	5,587,000	8.1	10.8	42.7
	1888	48,490	60,556	5,469,000	8.8	11.0	42
	1887	42,714	54,675	4,872,000	8.7	11.2	....
Provident Aid Society..... Portland, Me.	1894	60,500	73,485	5,417,750	11.2	13.6	....
	1893	55,500	69,217	5,680,250	9.8	12.2	....
	1892	34,700	46,134	6,086,000	5.7	7.6	42
	1891	29,824	43,603	6,474,500	4.6	6.7	40
Provident Mutual Relief Association. Concord, N. H.	1894	76,023	79,360	6,094,500	12.5	13.1	41
	1893	82,399	90,332	6,900,000	11.9	13.1	....
	1892	87,790	96,054	7,660,500	11.4	12.5	41
	1891	78,566	85,037	7,410,000	10.0	10.7	41
Provincial Provident Institution ..... St. Thomas, Ont.	1894	96,164	142,469	12,253,725	7.8	11.6	....
	1893	98,637	143,500	11,402,725	8.6	12.6	41.2
	1892	50,200	89,541	9,790,000	5.1	9.1	40
	1891	39,800	78,689	7,603,090	5.2	10.3	40
	1890	23,419	44,502	5,843,500	4.0	7.6	41
	1889	33,244	48,719	5,098,000	6.5	9.5	....
	1888	42,000	59,495	4,761,744	8.8	12.4	....
	1887	16,000	29,690	7,316,292	2.1	4.0	....
Reverting Fund Assurance Ass'n .... Philadelphia, Pa.	1894	10,650	26,544	1,195,593	8.9	22.2	....
	1893	7,800	21,373	995,950	7.8	21.4	....
Safety Fund Life Association..... Monroe City, Mo.	1894	2,000	15,277	1,087,500	1.8	14.0	38.4

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COST OF ASSESSMENT INSURANCE—*Continued.*

NAME AND LOCATION OF ORGANIZATION.	For Year Ending December 31.	Claims Paid.	Disbursements.	Mean of Insurance in Force.	Claims Paid to Each $1000 Mean of Insurance in Force.	Disbursements to Each $1000 Mean of Insurance in Force.	Av'ge Age of Total Membership.
		$	$	$	$	$	
Scandinavian Mutual Aid Ass'n.....	1894	126,850	147,684	12,611,500	10.0	11.7	42
Galesburg, Ill.	1893	117,250	139,360	12,317,750	9.5	11.3	41.3
	1892	123,050	143,002	11,766,750	10.5	12.2	41.8
	1891	104,533	121,639	10,940,500	9.6	11.2	40
	1890	91,567	113,089	9,928,750	9.2	11.4	40
	1889	66,800	88,467	8,468,250	7.9	10.4	40
	1888	55,700	69,568	6,071,000	9.2	11.5	40.2
	1887	41,367	52,096	5,879,500	7.0	8.8	....
Scottish Rite Knight Templar and	1894	55,000	62,812	2,008,000	27.4	31.3	50
Master Mas. Aid Ass'n, Dayton, O.	1893	53,545	59,045	2,196,000	24.4	26.9	52
	1892	65,374	73,100	2,446,000	26.7	29.9	....
	1891	62,155	87,226	2,763,000	25.5	31.6	....
Security Life Association.....	1894	29,040	37,321	2,693,850	10.8	13.9	....
Clinton, Ia.	1893	35,817	44,894	2,272,125	15.8	19.7	....
Security Mutual Life Association....	1894	64,002	187,286	12,250,750	5.2	15.6	....
Binghamton, N. Y.	1893	34,678	121,178	9,204,550	3.8	13.2	38.6
	1892	53,230	113,867	6,667,650	8.0	17.1	41.9
	1891	34,069	69,618	5,758,000	5.9	12.1	38.5
Southern Tier Masonic Relief Ass'n.	1894	46,384	51,496	1,733,000	26.8	29.7	....
Elmira, N. Y.	1893	60,755	69,485	2,045,000	29.7	34.0	....
	1892	46,152	56,735	2,766,000	16.7	20.5	....
	1891	58,100	68,148	3,935,000	14.8	17.3	....
	1890	97,310	112,974	6,023,500	16.2	18.8	....
	1889	77,500	97,049	6,281,750	12.3	15.4	....
	1888	228,000	136,786	4,974,000	25.7	27.5	51.5
	1887	142,017	147,507	5,417,500	26.2	27.2	....
Southwestern Mutual Life Ass'n.....	1894	58,308	110,452	7,693,250	7.6	14.3	39.3
Marshalltown, Ia.	1893	58,561	81,073	6,536,000	8.9	12.4	40
	1892	51,509	67,933	6,617,000	7.8	10.3	39.9
	1891	48,771	79,900	5,359,750	9.1	14.9	39
	1890	28,500	43,509	4,565,250	6.2	9.5	36.9
	1889	27,000	41,282	4,014,750	6.7	10.3	40
	1888	18,670	35,460	3,799,500	4.9	9.3	37
	1887	17,521	31,142	3,643,500	4.8	8.5	....
Telegraphers Mutual Benefit Ass'n..	1894	52,567	57,437	4,063,500	12.9	14.1	....
New York city.	1893	38,421	43,299	4,009.500	9 6	10.8	....
	1892	54,796	59,911	3,958,500	13.8	15.1	....
	1891	35,392	39,186	3,867 500	9.1	10.1	....
Triple Link Mutual Indemnity Ass'n.	1894	12,012	23,059	1,796,250	6.7	12.8	37.7
Chicago, Ill.	1893	7,690	17,945	1,429,000	5.4	12.6	37
U. B. Mutual Aid Society of Penn-	1894	247,562	289,845	5,361,250	46.2	54.1	....
sylvania, Lebanon, Pa.	1893	263,450	314,835	5,754,000	45.8	54.7	47
	1892	280,500	337,790	5,457,750	51.4	61.9	....
	1891	271,555	326,616	5,776,500	47.0	5.65	....
	1890	349,888	410,001	6,999,500	50.0	5.86	....
	1889	382,429	445,783	8,577,250	44.5	5.19	....
	1888	422,373	493,088	9,894,250	42.6	4.98	....
	1887	445,412	507,073	10,505,710	42.3	4.82	....
United Life Insurance Association...	1894	137,502	187,475	12,097,950	11.4	15.5	40
New York city.	1893	114,562	169,750	11,809,300	9.7	14.4	....
	1892	95,487	167,040	11,295,800	8.5	14.8	45
	1891	94,419	162,411	10,671,300	8.8	15.2	40
	1890	86,750	151,669	9,756,000	8.9	15.5	40
	1889	91,000	146,333	8,927,000	10.2	16.4	40
	1888	81,187	133,535	8,537,500	9.5	15.6	....
	1887	34,128	80,915	7,488,500	4.6	10 8	....

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COST OF ASSESSMENT INSURANCE—*Continued.*

NAME AND LOCATION OF ORGANIZATION.	For Year Ending December 31.	Claims Paid.	Disbursements.	Mean of Insurance in Force.	Claims Paid to Each $1000 Mean of Insurance in Force.	Disbursements to Each $1000 Mean of Insurance in Force.	Av'ge Age of Total Membership.
		$	$	$	$	$	
United States Masonic Benevolent Association, Council Bluffs, Ia.	1894	193,750	273,837	18,257,000	10.6	15.0	....
	1893	190,650	254,126	20,608,125	9.3	12.3	43.1
	1892	143,100	225,118	20,886,875	6.8	10.8	44.8
	1891	132.500	200 073	19,938,750	6.6	10.0	41.7
	1890	162,500	216,993	20,008,750	8.1	10 8	40 2
	1889	112,500	156,247	18,616,250	6.0	8.4	....
Valley Mutual Life Association of Virginia, Staunton, Va.	1894	118,075	154,351	6,411,040	18.4	24.1	....
	1893	150,383	188,533	7,650,452	19.6	24.6	....
	1892	218,397	239,104	8,304,125	26 3	28.8	48
	1891	176,902	212,409	8,469,350	20.9	25.1	....
Wisconsin Odd Fellows Mutual Life Insurance Co., Milwaukee, Wis.	1894	154,775	178,429	7,399,500	20.9	24.1	51
	1893	122.300	146,232	7,495,000	16.3	19.5	....
	1892	139,400	163,096	7,379,500	18.9	22.1	49
	1891	125,200	146,596	7,312,500	17.1	20.0	49
	1890	119,033	140,036	8,057,500	14.8	17.4	....
	1889	86,866	100,692	7,959,500	10.9	12.6	....
	1888	106,811	121,602	7,900,500	13.5	15.3	....
	1887	122,800	137,763	7,810,500	15.7	15.9	....
Young Mens Mutual Life Association. Cincinnati, O.	1894	30,000	35.580	2,806,000	10.7	12.7	43.7
	1893	19,000	24,153	2,789,000	6.8	8.7	....
	1892	21,000	27,057	2,744,500	7.6	9 9	....
	1891	34,312	44,907	3,978,000	8.6	11.3	....
	1890	38,191	51,141	5,184,500	7.4	9.9	....
FRATERNAL ORDERS.							
American Legion of Honor (Supreme Council), Boston, Mass.	1894	2,751,074	2,835,705	151,187,250	18.2	18.8	36
	1893	3,069,865	3,196,067	161,540,000	19.0	19.8	36
	1892	3,111,148	3,204.070	165,084,250	18.8	19.4	36
	1891	2,948,544	3,012,953	171,537,500	17.2	17.6	38
	1890	2,472,324	2,509,533	176,354,000	14.0	14.2	36
	1889	2 246,936	2,300,559	180,448,000	12.5	12.7	36
	1888	2,500,000	2,546,255	184,711,500	13.5	13.8	....
	1887	2,264,500	2,307,537	183,392,750	12.3	12.6	34
A. O. H. Life Insurance Fund..... Stillwater, Minn.	1894	9,287	10,369	1,852,000	5 0	5.6	35
	1893	10,711	11,521	1,659,000	6.5	6.9	33
	1892	7,958	9,038	1,493,500	5 3	6.1	32
	1891	8,516	9,404	1,357,500	6.3	6.9	32
Ancient Order of United Workmen of Iowa, Waterloo.	1894	191,000	210,983	15,254,500	12.5	13.8	....
Artisans Order of Mutual Protection. Philadelphia, Pa.	1894	23,067	26,447	2,807,000	8.2	9.4	38
Benai Berith (Independent Order)... New York city.	1894	156,750	160,920	5,262,875	29.8	30.6	....
	1893	169,571	173,231	6,406,125	26.4	27.0	....
	1892	149,650	152,787	7,496,500	20.0	20.4	....
	1891	145,000	148,627	7,811,500	18.5	19.0	....
Bohemian Roman Catholic Central Union, St. Louis, Mo.	1894	150 900	152,593	10,713 000	14.1	14.2	....
	1893	133,600	137,632	10,300,500	13.0	13.4	....
	1892	141,900	143,639	9,857,500	14.4	14.6	....

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COST OF ASSESSMENT INSURANCE—*Continued.*

Name and Location of Organization.	For Year Ending December 31.	Claims Paid.	Disbursements.	Mean of Insurance in Force.	Claims Paid to Each $1000 Mean of Insurance in Force.	Disbursements to Each $1000 Mean of Insurance in Force.	Av'ge Age of Total Membership.
		$	$	$	$	$	
Catholic Benevolent Legion..... Brooklyn, N. Y.	1894	820,500	851,784	62,480,250	13.1	13 6	....
	1893	782,000	808,648	59,231,500	13.2	13.6	....
	1892	795,500	815,791	56,196,000	14.2	14.5	....
	1891	684,000	702,727	51,819,000	13.2	13.6	....
Catholic Knights of America..... Fort Wayne, Ind.	1894	563,500	575,056	40,174,750	14.0	14.3	....
	1893	665.250	735,017	39,707,500	16.7	18.5	....
	1892	586,500	655,529	39,944,750	14.7	16 4	....
	1891	551,858	578,623	39,294,250	14.1	14.9	....
Catholic Knights of Illinois, State Council, Carlyle, Ill.	1894	14,500	17,592	1,806,650	8.0	9.7	....
	1893	20,500	22,054	1,821,750	11.3	12.1	37.5
	1892	25,000	27,285	1,687,250	14.6	16.2	....
	1891	9,000	11,162	1,517,500	5.9	7.4	34.7
Catholic Mutual Benefit Association. Brooklyn, N. Y.	1894	659,500	667,117	60,628,000	10.9	11.0	....
	1893	584,310	593,322	64,516,500	9.1	9.2	....
	1892	728,000	736,048	66,214,500	11.0	11.1	42.7
Catholic Relief and Beneficiary Ass'n. Auburn, N. Y.	1894	10,890	20,773	2,188,375	5.0	9.5	....
Chosen Friends, Order of, Supreme Council, Indianapolis, Ind.	1894	948,150	1,016,853	56,554,000	16.7	18.0	....
	1893	934,480	991,161	58,023,000	16.1	17.1	....
	1892	938,450	993,091	60,562,000	15.5	16.4	....
	1891	921,210	965 442	62,152,000	14.8	15.5	....
	1890	991,940	1,035,248	64,760,000	15.3	16.0	....
	1889	864,500	913,672	65,782 000	13.1	13.8	....
	1888	719,500	761,861	62,378,000	11.5	12 2	....
	1887	650,000	703,418	57,195,000	11.6	12.3	....
Christian Burden Bearers Asscciation, Manchester, N. H.	1894	15,500	17.766	1,585,500	9.8	11.2	43.5
	1893	14,000	16,222	1,540,000	9 1	10.5	45
	1892	9,500	11,629	1,478,000	6.4	7.9	....
Empire Knights of Relief..... Buffalo, N. Y.	1894	13,000	23,327	3,722,000	3.5	6.3	33.5
	1893	15,039	22,590	2,829,500	5.3	8.0	33.5
	1892	15,324	22,964	2,278,500	6.7	10.1	33.5
Equitable Aid Union..... Columbus, Pa.	1894	794,982	850,595	45,547,867	17.4	18.7	41.5
	1893	858,857	890,153	52,570,820	16.3	16.9	....
	1892	914,424	956,368	59,482,825	15.4	16.1	44.9
	1891	702,440	734,147	57,689,371	12.2	12.7	....
	1890	565,339	595,128	50,070,911	11.3	11.9	....
	1889	469,026	493,083	43,109,136	10.9	11.4	....
	1888	391,400	410,990	38,705,136	10.1	10.6	....
Foresters, A. O., Endowment Fund.. Brooklyn, N. Y.	1894	46,500	47,394	1,706,000	27.2	27.8	40
	1893	55,500	56,296	2,263,250	24.5	24.9	39
	1892	71,500	72,670	2,754,500	25.9	26.4	39
	1891	43,000	44,486	2,795,750	15.4	15.9	39
	1890	43,000	43,045	2,413,000	17.8	17.8	39
	1889	41,227	42,654	2,163,750	19.1	19.7	38
	1888	43,000	44,284	2,191,750	19.7	20.2	....
	1887	35,000	36,391	2,204,750	16.0	16.5	....
Foresters, Independent Order of..... Toronto, Ont.	1894	511,162	688,416	77,143,750	6.6	8.9	34.8
	1893	392,196	545,729	60,512,000	6.5	9.0	....
	1892	340,749	398,953	49,000,000	6.9	8 1	34.4

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COST OF ASSESSMENT INSURANCE—*Continued.*

NAME AND LOCATION OF ORGANIZATION.	For Year Ending December 31.	Claims Paid.	Disbursements.	Mean of Insurance in Force.	Claims Paid to Each $1000 Mean of Insurance in Force.	Disbursements to Each $1000 Mean of Insurance in Force.	Av'ge Age of Total Membership.
		$	$	$	$	$	
Fraternal Legion..... Baltimore, Md.	1894	46,900	50,083	3,793,750	12.4	13.2	....
Fraternal Mystic Circle..... Columbus, O.	1894	203,460	247,090	25,902,625	7.8	9 5	34
	1893	158,526	189,169	27,810,750	5.7	6.8	35
	1892	128,994	172,651	23,127,625	5.6	7.5	35
	1891	91,631	122,502	18,976,875	4.8	6.5	34
	1890	72,832	101,176	14,835,375	4.9	6.8	33
Free Sons of Israel, Independent Order of, New York city.	1894	193,100	207,735	12,368,500	15.6	16.8	....
	1893	191,250	194,141	12,801,000	14 9	15.2	....
	1892	166,000	168,673	12,990,000	12.8	1.30	....
Golden Chain, Order of..... Baltimore, Md.	1894	192,405	213,909	21,448,000	9.0	10.0	....
	1893	176,961	188,497	20,690,750	8.5	9.1	....
	1892	214,385	229,995	20,648,750	10.4	11.1	....
	1891	145,018	153,969	19,269,750	7.5	8.0	....
Golden Cross, United Order of the.. Knoxville, Tenn.	1894	411,505	438,519	33,842,750	12.2	13.0	....
	1893	343,263	368,435	30,706,000	11.2	12.0	....
	1892	327,431	343,366	28,798,500	11.4	11.9	50
	1891	295,737	311,417	27,233,000	10.9	11.4	....
Good Fellows, Royal Society of .... Boston, Mass.	1894	323,860	358,916	26,008,500	12.4	13.8	40.8
	1893	287,449	315,788	24,870,500	11.6	12.7	....
	1892	335,578	361,962	26,346,250	12.7	13.7	41.5
	1891	352,879	383,606	30,623,500	11.5	12.5	40.7
Haptasophs, Improved Order..... Baltimore, Md.	1894	285,000	358,601	32,824,500	8.7	10.9	....
	1893	179,000	230,098	25,842,500	6.9	8.9	....
	1892	160,000	192,872	20,026,500	8.0	9 6	42.7
Home Circle (Supreme Council) .... Boston, Mass.	1894	156,000	167,656	14,987,500	10.4	11.2	....
	1893	144,500	155,251	14,796,250	9.8	10.5	37
	1892	132,000	144,400	14,527,250	9.1	9.9	38
	1891	134,000	141,460	14,277,250	9.4	9.9	38
	1890	139,000	144,734	14,158,750	9.8	10.2	....
	1889	119,000	124,665	13,749,250	8.7	9.1	35
	1888	116,500	121,893	12,827,700	9.1	9.5	....
	1887	77,500	81,231	10,900,400	7.1	7.4	34
Home Forum Benefit Order..... Chicago, Ill.	1894	22,233	28,999	11,227,500	2.0	2.6	35.3
	1893	12,000	15,900	4,108,500	2.9	3.9	....
Iowa Legion of Honor..... Cedar Rapids, Ia.	1894	91,000	98,854	12,481,000	7.3	7.9	38
Knights and Ladies of Honor..... Indianapolis, Ind.	1894	1,089,124	1,130,427	85,109,250	12.8	13.3	....
	1893	957,000	1,000,625	80,651,250	11.9	12 4	....
	1892	1,024,196	1,058,537	77,545,250	13.2	13 6	...
	1891	994,000	1,033,802	74,021,500	13.4	14.0	44
	1890	830,667	865,318	68,000,000	12.2	12.7	....
Knights and Ladies of the Golden Star, Newark, N. J.	1894	78,180	85,300	5,721,000	13.7	14.9	39 5
Knights of Honor (Supreme Lodge). St. Louis, Mo.	1894	3,845,116	3,927,104	229,096,000	16.8	17.1	....
	1893	4,017,486	4,093,874	236,907,250	17.0	17.3	....
	1892	4,283,392	4,356,826	247,219,750	17.3	17.6	....
	1891	4,207,500	4,279,073	256,866,500	16.4	16.7	....
	1890	3,482,000	3,537,987	258,191,750	13.5	13.7	....
	1889	3,421,033	3,478,539	249,907,250	13.7	13.9	38
	1888	3,210,656	3,267,549	243,769,500	13.2	13.4	40
	1887	3,175,400	8,230,785	245,535,500	12.9	13.1	36.5

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COST OF ASSESSMENT INSURANCE—*Continued.*

NAME AND LOCATION OF ORGANIZATION.	For Year Ending December 31.	Claims Paid.	Disbursements.	Mean of Insurance in Force.	Claims Paid to Each $1000 Mean of Insurance in Force.	Disbursements to Each $1000 Mean of Insurance in Force	Av'ge Age of Total Membership.
		$	$	$	$	$	
Knights of Pythias, Endowment Rank, Chicago, Ill.	1894	809,560	873,865	73,514,500	11.0	11.9	41.3
	1893	802,900	840,542	67,750,000	11.8	12.4	41.7
	1892	897,000	923,343	61,687,000	14.5	15.0	41.8
	1891	732,000	765,136	54,451,692	13.4	14.0	41.7
	1890	555,096	583,200	47,289,353	11.7	12.3	42
	1889	513,658	536,997	41,679,286	12.3	12.9	42.9
	1888	522,513	541,222	37,735,011	13.9	14.4	....
Knights of St. John and Malta ..... New York city.	1894	32,000	35,809	4,154,500	7.7	8.6	36.6
	1893	41,746	44,511	3,805,000	11.0	11.7	35.5
	1892	24,966	27,731	3,455,500	7.2	18.0	35.5
	1891	17,508	19,814	2,901,000	6.0	6.8	35.3
Knights of Sobriety, Fidelity and Integrity, Syracuse, N. Y.	1894	21,973	35,958	2,569,000	8.5	14.0	36.7
	1893	19,234	32,292	2,537,700	7.6	12.7	....
	1892	15,045	25,198	2,022,400	7.4	12.5	....
	1891	5,805	25,831	1,226,350	4.7	21.1	....
Knights of the Maccabees, Great Camp for Mich., Port Huron, Mich.	1894	437,181	508,907	80,840,000	5.4	6.3	....
	1893	378,650	468,575	71,990,000	5.3	6.5	....
	1892	294,413	364,172	59,097,000	5.0	6.2	32
	1891	195,397	237,188	40,358,000	4.8	5 9	....
	1890	131,816	155,954	24,586,500	5.4	6.3	34
	1889	73,800	91,528	15,875,000	4.6	5.8	34
	1888	71,608	84,416	11,874,500	6.0	7.1	....
Legion of Justice (Supreme Council). New York, N. Y.	1894	.....	.....	.....	....	....	....
	1893	14,110	15,911	1,699,000	8.3	9.4	....
	1892	16,300	18,005	1,666,500	9.8	10.8	....
	1891	13,604	15,334	1,426,750	9.5	10.7	....
Legion of the Red Cross..... Baltimore, Md.	1894	35,000	41,824	3,202,500	10.9	13.1	37.5
	1893	14,000	17,945	2,684,500	5.2	6.7	....
Maccabees, Order of the (Supreme Tent), Port Huron, Mich.	1894	694,795	810,259	103,106,500	6.7	7.8	35
	1893	503,009	600,954	73,988,500	6.8	8.1	34.2
	1892	313,846	371,272	49,865,500	6.3	7.5	34
	1891	246,306	288,588	36,827,500	6.7	7.8	33.4
	1890	175,300	213,275	29,125,500	6.0	7.3	33.7
	1889	134,000	159,544	22,327,000	6.0	7.2	34
	1888	83,200	102,469	13,825,500	6.0	7.4	34.2
	1887	43,000	56,619	8,550,000	5.3	6.6	41
Modern Woodmen of America, Fraternity of, Fulton, Ill.	1894	1,104,500	1,430,955	210,423,500	5.2	6.8	37
	1893	906,200	1,140,041	167,995,250	5.4	6.8	37.5
	1892	695,000	948,833	130,372,000	5.3	7.3	37.5
	1891	500,800	646,807	99,255,500	5.0	6.5	36.2
	1890	476,000	612,958	86,262,000	5.5	7.1	35.1
	1889	220,000	385,441	67,627,000	3.2	5.6	33
	1888	167,000	182,386	42,181,000	4.0	4.3	34.7
	1887	83,000	92,716	24,663,500	3.4	3.8	35.4
Mutual Protection, Order of..... Chicago, Ill.	1894	55,982	62,387	5,749,000	9.7	10.8	38.6
	1893	56,000	65,770	5,657,500	9.9	11.6	41
National Alliance Aid..... Topeka, Kan.	1894	16,205	23,566	2,646,000	6.1	8.9	38
	1893	13,525	17,906	3,061,000	4.4	5.8	....
	1892	6,690	9,034	1,636,750	4.1	5.5	....

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COST OF ASSESSMENT INSURANCE—*Continued.*

NAME AND LOCATION OF ORGANIZATION.	For Year Ending December 31.	Claims Paid.	Disbursements.	Mean of Insurance in Force.	Claims Paid to Each $1000 Mean of Insurance in Force.	Disbursements to Each $1000 Mean of Insurance in Force.	Av'ge Age of Total Membership.
		$	$	$	$	$	
National Provident Union.....	1894	150,000	163,130	12,003,000	12.5	13.6	39
New York city.	1893	170,000	179,703	12,672,000	13.4	14.2	37
	1892	167,000	176,961	13,050,000	12 8	13.6	38
	1891	161,000	169,839	13,577,500	11 9	12.5	38
	1890	132,100	143,514	13,276,500	9.9	10.8	....
	1889	90,000	99,588	11,846,500	7.6	8.4	....
	1888	84,000	93,277	10,310,000	8.1	9.0	....
	1887	40,284	47,536	7,940,000	5.0	5.9	....
National Reserve Association.....	1894	9.000	16,372	3,908,500	2.3	4.2	36
Kansas City, Mo.	1893	4,000	14,665	2,220,000	1.8	6.6	....
National Union	1894	1,154,000	1,205,367	135,863,500	8.5	8.9	39.8
Toledo, O.	1893	1,006,000	1,046.578	130,812,000	7.7	8.0	39.3
	1892	745,000	785,600	113,890,500	6.5	6.9	....
	1891	584,750	611,074	92,518,000	6.3	6.6	....
	1890	456,000	480,286	75,793,000	6.0	6.3	....
New England Commercial Travelers	1894	64,508	67,719	4,311,000	15.0	15.7	47
Association, Boston, Mass.	1893	93,000	96,111	5,037,000	18.5	19.1	....
	1892	63,000	65,820	5,352,000	11.8	12.3	....
	1891	24,000	26,274	5,256,000	4.6	5.0	....
New England Order of Protection....	1894	192,000	216,289	27,809,500	6.9	7.8	....
Boston, Mass.	1893	154,249	212,852	23,878,500	6.5	8.9	....
	1892	137,000	155,450	20,520,000	6.8	7.6	....
	1891	124,000	138,959	17,564,000	7.1	7.9	....
Northwestern Legion of Honor.....	1894	32,000	42,338	3,991,250	8.0	10.6	....
Marengo, Ia.	1893	27,000	34,097	3,756,250	7.2	9.1	39
Pilgrim Fathers, United Order of,	1894	274,945	291,252	29,756,000	9.2	9.8	41.3
Supreme Colony, Lawrence, Mass.	1893	261,100	278,859	27,668,030	9.4	10.1	....
	1892	223,000	241,106	24,943,155	8.9	9.7	....
	1891	177,000	189,285	22,550,125	7.8	8.4	....
	1890	178,171	189,701	20,914,000	8.5	9.1	....
	1889	143,200	154,068	18,755,000	7.6	8.2	....
Protected Home Circle.....	1894	67,500	90,546	12,654,500	5.3	7.2	....
Sharon, Pa.	1893	75,500	89,850	10,045,500	7.5	8.9	....
Royal Arcanum (Supreme Council)..	1894	3,959,600	4,052,007	447,906,000	8.8	9.0	40.2
Boston, Mass.	1893	3,770,750	3,869,199	417,416,000	9.0	9.3	40
	1892	3,401,750	3,485,237	383,430,750	8.8	9.9	39.8
	1891	3,096,250	3,168,367	346,491,000	8.9	9 1	39.7
	1890	2,717,302	2,797,840	307,837,500	8.8	9.1	39.7
	1889	2,146,526	2,212,183	272,520,000	7.9	8.1	39.5
	1888	2,024,700	2,071,703	245,324,250	8.3	8.4	40
	1887	1,940,500	1,986,763	221,837,250	8.7	8.9	....
Royal League.....	1894	173,750	189,099	36,669,000	4.7	5.2	34
Chicago, Ill.	1893	174.500	189,180	32,224,000	5.4	5.9	35
Royal Templars of Temperance.....	1894	317,363	333,302	16.746,400	18.9	19.9	41.3
Buffalo, N. Y.	1893	314,928	330,173	17,832,762	17.6	18.5	47.2
	1892	334,613	351,991	19,399,562	17.2	18.1	....
	1891	330,775	342,971	20,849,500	15.9	16.4	....
Scottish Clans, Order of.....	1894	72,000	78,000	4,601,000	15.6	16.9	36
Boston, Mass.	1893	72,500	79,677	5,791,200	12.5	13 8	....
	1892	71,050	78,050	5,639,800	12.6	13.8	36

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COST OF ASSESSMENT INSURANCE—*Continued.*

NAME AND LOCATION OF ORGANIZATION.	For Year Ending December 31.	Claims Paid.	Disbursements.	Mean of Insurance in Force.	Claims Paid to Each $1000 Mean of Insurance in Force.	Disbursements to Each $1000 Mean of Insurance in Force.	Av'ge Age of Total Membership.
		$	$	$	$	$	
United Friends, Order of, Imperial Council, Poughkeepsie, N. Y.	1894	471,500	488,397	32,603,000	14.5	15.0	....
	1893	488,611	509,150	36,292,500	13.4	14.0	....
	1892	547,600	568,717	37,192,750	14.7	15.3	....
	1891	498,225	511,019	38,680,000	12.9	13.2	....
	1890	491,500	502,892	40,229,000	12 2	12.5	....
	1889	467,000	483,005	40,532,500	11.5	11.9	....
United Friends of Michigan..... Detroit, Mich.	1894	65,900	74,892	7,865,500	8.4	9 5	....
	1893	53,450	61,220	6,310,500	8.5	9.7	....
Woodmen of the World, Sovereign Camp, Omaha, Neb.	1894	207,300	249,655	36,196,200	5.7	6.9	36.6
	1893	161,733	198,300	26,692,400	6.1	7.4	34.3
	1892	81,267	143,443	17,287,950	4 7	8.3	36.3

NATIONAL CONVENTION MUTUAL LIFE AND ACCIDENT UNDERWRITERS.

NEXT SESSION, OCTOBER, 1895, AT ATLANTA, GA.

President—David W. Edwards, Minneapolis, Minn.

First Vice-President—George E. McNeill, Boston, Mass.

Second Vice-President—D. S. Fletcher, Hartford, Conn.

Secretary—Nelson O. Tiffany, Buffalo, N. Y.

Treasurer—John J. Acker, Albany, N. Y.

Executive Committee—George D. Eldridge, New York city, *Chairman;* George A. Litchfield, L. G. Fouse, Daniel J. Avery, David Murray, H. W. K. Cutter and Colin Macdougall, *ex-officio;* William F. Barnard, *Secretary*, Central National Bank Building, Washington, D. C.

Committee on Legislation — William Law, Jr., Chicago, *Chairman;* Henry J. Reinmund, William Bro. Smith, B. F. Dyer, B. F. Reinmund.

Vice-Presidents—Andrew T. Smith, for Connecticut; William H. Jones, Massachusetts; M. F. Ricker, Maine; E. S. Miller, Canada; Charles M. Turner, New York; L. G. Fouse, Pennsylvania; W. De M. Hooper, Indiana; Nels Nelson, Illinois; Mrs. L. C. Rawson, Iowa; Ira F. Murphy, Minnesota; Dr. W. G. Cochran, California; Henry K. Beck, District of Columbia; Dr. Wm. J. Wroth, Maryland; F. G. Kerlin, Virginia; Isidor Bush, Missouri; Craig Cofield, Georgia.

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RATES OF ASSESSMENT OR PREMIUM CALLS.

The following table shows the rates charged per $1000 by a number of assessment associations and fraternal orders. The rates are given for a year, and also for the shortest term for which calls are made. The column next to the names indicates the period for which the rates will carry a policy of $1000, thus A means annually; S-A, semi-annually; Q, quarterly; B-M, bi-monthly; M, monthly, while D indicates that assessments are made for each death, or when required to replenish the mortuary funds. The whole-life policy is the form of contract illustrated by these rates.

NAME OF ASSOCIATION.	Term.	Age. 25	30	35	40	45	50	55	60
		$	$	$	$	$	$	$	$
American Co-oper. Relief‡	A	14 10	14.64	15.30	16.38	18.06	21.60	28.20	44.40
	B-M	2.35	2.44	2.55	2.73	3.01	3.60	4.70	7.40
American Life Annuity *s*.....	A	14.07	15.87	17.70	20.87	24.65	29.89	37.16	47.77
	S-A	7.32	8.25	9.20	10.85	12.81	15.59	19.45	24.84
Bankers Alliance *c*	A	13.80	15.00	17.30	19.80	23.20	27.90	37.00	49.80
	B-M	2.45	2.70	3.10	3.55	4.15	5.00	6.55	8.85
Bankers & Merchants of Ill. *..	A	13.76	14.48	16.12	18.80	22.20	28 60	37.40	49.60
	Q	3.44	3.62	4.03	4.70	5.55	7.15	9 35	12.40
Bankers of Des Moines †.....	A	8.75	10.50	12 25	14.00	15.75	17.50	19.25	....
Bankers of New York	A	14.75	15.25	15.90	17.05	18.90	22 35	29.15	39.60
	Q	3 90	4.04	4.20	4.50	5.00	5.95	7.65	10.50
Bankers of St. Paul.....	A *t*	3.75	4.50	5 25	6.00	6.75	7.50	8.25	....
	D *u*	.50	.60	.70	.80	.90	1.00	1.10	....
Bay State Beneficiary.....	A	14.80	16.00	17.20	18.40	21.04	26.44	36.04	....
	B-M	2.47	2.67	2.87	3.07	3 51	4.41	6.01	....
Chenango Mu'ual Relief.....	A	13.08	15.24	17.16	20.64	24.00	30.84	38.28	....
	M	1.19	1.39	1.56	1 88	2 19	2.81	3.48	....
Citizens of Iowa.....	A	13.65	14.70	15.96	17.44	19.58	24.80	33 50	45.82
	B-M	2.28	2 45	2.66	2.91	3.27	4.14	5.59	7.64
Commercial Travelers, N. Y...	A	14.00	15.60	17.12	19.00	21.20	27.00	35.60	....
	B-M	2.34	2.60	2.86	3.17	3.54	4.50	5.94	....
Chicago Guaranty Fund.....	A	13.96	14.80	15.91	17.28	19.65	24.44	31.77	42.89
	Q	3.74	3.95	4.23	4.57	5.16	6.36	8.19	10.97
Covenant Mutual	A	14.04	15.00	16.74	20.04	24.84	31.14	39 54	51.30
	B-M	2.34	2.50	2.79	3.34	4.14	5.19	6 59	8.55
Des Moines Life	A	13.00	14.00	15.00	16.00	19.50	24.40	31 20	45 50
	Q	3.25	3.50	3 75	4.00	4 88	6.10	7.80	11.38
Economic Life	A	13.60	14.10	14.60	16.00	17.50	24.00	36.50	49.00
	Q	3.60	3.74	3.87	4.24	4.64	6.36	9.67	12.98
Elkhart Masonic	M	.50	.60	.70	.85	1.00	1.25	1 50	3.00
Empire State Degree of Honor...	D	.50	.65	.65	.90	1.15	1.40	1.65	....
Federal Life †.....	A	12.36	13.56	15.48	16.92	18.12	21.00	27 48	38.80
	Q	3.09	3.39	3.87	4.23	4.53	5.25	6.87	9.70
Fidelity Mutual	A *x*	15 06	16.81	18.96	21.89	25.88	31.88	40.71	53.46
Franklin Life	A	13.76	14.24	14.96	16.29	18 49	22.74	31.30	48.18
	Q	3.44	3.56	3.74	4.08	4.63	5.69	7.83	12.05
German-American, Ga.....	A	13.92	14.70	15.78	17.16	19.44	24.12	32.46	43.68
	B-M	2.46	2.60	2.79	3.03	3.44	4.26	5.73	7.72
Guaranty Fund †.....	A	13.62	14.16	15.18	16.44	18.66	23.16	30.00	40.44
	B-M	2.27	2.36	2.53	2.74	3.11	3.86	5.00	6.74
Hartford Life and Annuity *y*...	A	15.81	16.57	17.52	18.89	21.70	26.30	33 25	....
	Q	4.16	4.36	4.61	4.97	5.71	6.92	8.75	....
Industrial Benefit *z*.....	A	15.00	16.81	18.96	21.89	25.88	31 88	40.71	53.46
Insurance Clerks §	D	1.00	1.10	1.20	1.40	1.65	2.25	....	5.00

* Rates reduced $2 per annum after 5 years. † Rates represent estimated maximum cost. ‡ In the first year the annual cost is $6 higher and the bi-monthly cost $1 higher. § Applies to members admitted since April 1, 1884. *c* Policies provide indemnity for accidents. *s* Whole-life bonds. *t* Annual dues for expenses. *u* Single death assessment on each $2000, called three times annually. *x* Probable life rates with surrender disability benefit of $500 end of probable life. *y* These rates are for first 7 years; after that time only actual mortality cost and $1 per quarter per $1000 for expenses is charged. *z* Premiums payable during expectation of life.

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RATES OF ASSESSMENT OR PREMIUM CALLS—*Continued.*

NAME OF ASSOCIATION.	Term.	AGE.							
		25	30	35	40	45	50	55	60
		$	$	$	$	$	$	$	$
Kentucky Life and Accident *i*..	A	13.98	14.82	15.96	17.40	19.86	24.84	32.46	44.00
	B-M	2.33	2.47	2.66	2.90	3.31	4.14	5.41	7.34
Keystone Mutual Benefit *k*.....	M	1.16	1.26	1.46	1.74	2.08	2.60	3.38	....
Los Angeles Mutual L. & A. *c*..	A	16.00	17.80	20.00	22.40	25.80	32.20	40.60	55.00
	Q	4 00	4.70	5.30	5.95	6.85	8.50	10.75	14.55
Maine Benefit.....	A	12.90	13.74	14.70	16.02	18.60	22 50	31.02	....
	B-M	2.15	2.29	2.45	2.67	3.10	3.75	5.17	....
Maine Mutual.....	A	15.12	16.50	17.95	20.04	24.32	30.31	38.50	49 94
	B-M	2.67	2.92	3.17	3.54	4.31	5.37	6.81	8.83
Masonic Aid of Dakota.....	D	1.00	1.00	1.20	1.20	1.45	1.45	1.90	....
Masonic Life of Western N. Y...	D	.37	.43	.50	.60	.72	.90	1.13	....
Masonic Mutual, Minneapolis..	A	13.50	15.00	16.50	19.50	24.30	30 90	....	....
	B-M	2 25	2.50	2.75	3.25	4.05	5.15	....	....
Masonic Mutual Ben. of Kansas.	D	.90	.90	.95	.95	1.15	1.15	1 80	....
Masonic Mutual, Cleveland.....	D	.50	.55	.60	.65	.80	.95	1.20	1.50
Masons Union.....	A	17.40	18.60	19.80	22.20	25.80	31.80	39.00	....
	M	1.45	1.55	1.65	1.85	2.15	2.65	3.25	....
Massachusetts Benefit *v*.....	A	15.12	16.50	17.95	20.04	24.32	30.31	38.50	49.94
	B-M	2.67	2.92	3.17	3.54	4.31	5.37	6.81	8.83
Mercantile Benefit.....	D	1.16	1.19	1.25	1.35	1 50	1.77	....	....
Merchants and Manufacturers....	D	.93	1.07	1.29	1.58	1.97	2.53	3.33	....
Merchants Life.....	A	12.65	13.08	13.70	14.71	16.35	19.49	25.21	....
	Q	3.27	3.39	3.55	3.81	4.24	5.06	6.55	....
Minnesota Odd Fellows.....	M	.96	1.05	1.15	1.30	1.50	2.00	....	....
Minnesota Scandinavian Relief...	D	.50	.60	.70	.70	.80	.90	....	....
Mutual Benefit of Iowa *c*.....	A	15.76	16.96	18.40	20.20	21.40	24.40	29.80	38.92
	Q	3.94	4.24	4.60	5.05	5.35	6.10	7.45	9.73
Mutual Reserve Fund	A	13.80	14 22	14.94	16.20	17.94	21.36	32.46	43.68
	B-M	2.30	2.37	2.49	2 70	2.99	3.56	5.41	7.28
National Life *a*.....	A	23.48	25.61	28.19	31.32	35.12	39.45	44.22	....
National Life-Maturity	A	15.70	17 74	20.52	24.36	29.66	37.00	47.30	61.64
National Mutual	A	13.20	14.64	16.20	17.64	20.40	24.00	....	....
	B-M	2.20	2 44	2.70	2.94	3.40	4.00	....	....
Northwestern Life (Chicago)...	A	14.07	14.82	15.84	17.08	19.23	23.55	30.18	40.17
	B-M	2.56	2.68	2.84	3.06	3.42	4.14	5.24	6.90
Northwestern Life (Minne'polis)	A	13.29	14.33	15.99	18.64	22.84	29.45	39.73	55.38
	Q	3.37	3.65	4.11	4.83	5.99	7.79	10.59	14.83
Northwestern Masonic Aid.....	A	14.32	15.88	18.04	20.68	24.58	31.30	39.70	....
Northwestern Mutual Relief *d*..	A	9.90	11.40	13.32	15.90	18.00	21.36	32.04	....
	B-M	1.65	1.90	2.22	2.65	3.00	3.56	5.34	....
Northwestern O. Masonic.....	D	.55	.55	.75	.95	1.20	1.45	1.70	2.10
Peninsular Masonic Aid *j*.....	D	.55	.55	.66	.66	.74	.88	....	....
Preferred Bankers †.....	A	8.75	10.50	12.25	14 00	15.75	17.50	19 25	....
Provident Mutual Relief.....	D	.50	.55	.58	.63	.75	.88	1.00	....
Provincial Provident.....	D	.80	.85	.94	1.09	1.30	1.95	3.00	5.00
Safety Fund Life.....	A *e*	10.25	11.50	12.75	14 00	15.25	17.00	23.25	....
	Q *e*	2.60	2.90	3.20	3.50	3.85	4.25	5.85	....
	f	12.25	13.50	14 75	16.00	17.25	19.00	25.25	....
Scandinavian Mutual Aid.....	M	.80	.95	.95	1.10	1.25	1.40	1.60	....
Scottish Rite K. T. & M. M. *g*.	A	12.95	13.70	14.70	16.05	18.90	22.80	....	....
	Q	3.35	3.60	3 85	4.10	4.80	5 80	....	....
Security Mutual *b*.....	A	12 80	13.62	14.68	16.32	18 80	22.64	29.18	40.55
	S-A	6.53	6.95	7.49	8 33	9.60	11.55	14.88	20.69
Southern Life	A	13.65	14.27	14.90	17.61	20.93	24 85	32.85	....

† Rates represent estimated maximum cost. *a* 20-payment life-policy. *b* Annuity policy; benefits payable in monthly instalments of $25, $50 or $100, as desired. *c* Policies provide indemnity for accidents. *d* Rates apply to members received since Jan. 1, 1895. *e* Cost for first 5 years. *f* Maximum annual cost. *g* Rates are for first 10 years of policy. *i* Life insurance rates only. *j* Assessments include expense fund calls. *k* A premium fee of $8 is payable first year, $5 annually for next three years, and $2 annually for life; the rates are for two deaths per month. *v* Ordinary life 20-year deferred dividend policy.

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RATES OF ASSESSMENT OR PREMIUM CALLS—*Continued.*

NAME OF ASSOCIATION.	Term.	AGE.							
		25	30	35	40	45	50	55	60
		$	$	$	$	$	$	$	$
State Life	A	13.69	14.13	14.75	15.78	17.41	20.56	26.32	36.09
	Q	3.59	3.71	3.87	4.14	4.57	5.40	6.91	9.47
Triple Link Mut. Indemnity *c*	A	9.03	9.48	10.21	11.36	13.20	16.50	23.00	38.52
	B-M	1.51	1.58	1.71	1.90	2.20	2.75	3.84	6.42
U. B. Mutual Aid	A	13.80	15.0[illegible]	16.20	18.00	20.04	24.60	34 20	46 80
	M	1.15	1.2[illegible]	1.35	1.50	1.67	2.05	2.85	3.90
United Life	A	13.80	14.2[illegible]	14.94	16.20	17.94	21.36	34.20	51.48
	B-M	2.30	2.3[illegible]	2.49	2.70	2 99	3.56	5.70	8.58
United States Masonic	A	13.62	14.16	15 18	16.44	18.66	23.16	30.00	40 44
	B-M	2.27	2.36	2.53	2.74	3.11	3.86	5.00	6.74
Western Mutual *h*	A	14.95	16.38	17.88	20.02	24.35	30.39	39.23	53.72
	B-M	2.63	2.88	3.15	3.52	4.28	5.35	6.91	9.45
World Mutual Benefit	D	.74	.80	.90	1.00	1.18	1 40	1.64	....
Young Mens Mutual	B-M	1.85	2.00	2.10	2.25	2.80	3.25	....	....
Fraternal Orders.									
American Legion of Honor	D	.40	.42	.52	.62	.72	.84	....	....
Artisans Ord. of Mut. Protection	Q	2.25	2.25	2.50	2.75	3.25	4.00	....	....
Bankers National Union	B-M	1.60	1.70	1.80	2.00	2 30	2.90	3 80	5 20
Catholic Benevolent Legion	D	.32	.42	.52	.62	.72	.84	1.12	....
Catholic Knights of America	D	.35	.38	.40	.45	.50	1.25	....	....
Christian Burden Bearers	M	.50	.60	.75	1.00	1.25	1.50	2.00	....
Good Fellows, R. S. of	D	.20	.20	.20	.23	.25	.38	.58	....
Home Circle	D	.36	.46	.56	.66	.84	1.04	....	....
Home Forum	D	.45	.45	.45	.50	.55	.75	1.25	....
Knights and Ladies of Honor	D	.30	.35	.40	.45	.50	.75	....	....
Knights of Honor	D *l*	.52	.52	.65	.79	98	1.32	....	....
	D *m*	.80	.80	1.00	1.20	1 50	2.00	....	....
Knights of Pythias	M	.75	.80	.95	1.10	1.35	1.60	....	....
Knights of St. John and Malta	D	.36	.44	.56	.64	.76	.86	....	....
Knights of Sob., Fid. & Integ.	A	12.03	13 23	14.72	17.30	22 50	30 45	39 60	....
	M	1.01	1.11	1.25	1.45	1.89	2.54	3.30	....
Knights of the Loyal Guard	D	.85	1.00	1.25	1 50	1.75	2.00	2.50	....
Ladies Catholic Benevolent	D	.55	.60	.70	.80	.90	....	....	....
Ladies of the Maccabees	D	.80	.90	1.00	1.30	1.50	2 00	....	....
Maccabees, Order of	D	.40	.45	.50	.60	.75	1.00	2 50	....
Modern Woodmen	D	.40	.45	.45	.50	.55	....	....	....
Mutual Protection (Chicago)	D	.35	.35	.40	.45	.50	.70	....	....
National Alliance	D	1 00	1.10	1.20	1.35	1.50	2.00	....	....
National Provident Union	D	.35	.35	.45	.55	.65	.90	1.60	....
National Reserve	M *n*	.74	.80	.90	1.04	1.26	1.60	2.20	....
	D *o*	.37	.40	.45	.52	.63	.80	1.10	....
National Union	D	.25	.30	.35	.40	.50	.60	.75	1.00
New England Ord. of Protection	D	.30	.35	.40	.45	.50	.75	....	....
Pilgrim Fathers, U. O	D	1.00	1.10	1.25	1.35	1.60	1 85	....	....
Protected Home Circle	D	.50	.60	.70	.80	1.00	1.20	1.60	....
Royal Arcanum *p*	D	1.12	1.32	1.62	1.96	2.46	3.10	4.00	....
Royal League *r*	D	.75	.90	1.08	1.31	1 65	....	....	....
Royal Temp. of Temperance	D	.50	.55	.60	.67	.75	.85	1.25	....
Scottish Clans	M	1.60	1.80	2.00	2.40	3 00	4.00	....	....
United Friends of Michigan	D	.35	.40	.45	.50	.60	.75	....	....
Woodmen of the World	M	.35	.45	.50	.60	.75	1.15	....	....

c These are the rates after the first 2 policy years. *h* These are the rates after the first annual and bi-monthly payments. *l* For first 2 years of membership. *m* After first 2 years. *n* First year. *o* After first year. *p* These rates are on $3000 of insurance. *r* Rates are for $2000 of insurance.

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INSURANCE ACCOUNT.

The following table shows the number of policies issued, the number terminated by death and lapse, the number and amount in force, together with the death rate on each thousand policies exposed for the ten years ending with January 1, 1895, of a large number of assessment associations :

Name and Location of Company and Date of Organization.	Year.	Policies Written.	Policies Terminated.		Insurance in Force.		Death Rate Per 1000.
			By Death.	By Lapse.	Policies.	Amount.	
American Co-operative Relief Association..... Syracuse, N. Y. 1880.	1894	888	45	721	2,861	$4,586,500	16.1
	1893	334	31	259	2,739	4,569,300	11.4
	1892	305	38	165	2,695	4,613,950	14.4
	1891	430	32	228	2,593	4,500,050	12.7
	1890	369	35	247	2,423	4,349,950	14.7
	1889	456	29	351	2,336	4,280,950	12.6
	1888	620	16	423	2,260	4,202,450	7.4
	1887	718	12	467	2,079	4,023,050	6.1
	1886	584	17	430	1,839	3,867,250	9.6
	1885	619	19	741	1,698	3,830,000	10.7
American Temperance Life Insurance Association..... New York, N. Y. 1889.	1894	1,120	22	491	3,459	6,368,500	6.9
	1893	2,114	13	254	2,852	5,576,500	6.7
	1892	188	15	294	1,005	2,415,700	14.0
	1891	138	16	146	1,126	2,668,200	14.0
	1890	222	14	188	1,150	2,858,200	12.3
	1889	1,134	2	2	1,130	2 919,500	....
Bankers Life Association..... Des Moines, Ia. 1879.	1894	6,806	177	1,666	29,648	59,296,000	6.5
	1893	5,287	163	*1,961	24,685	49,370,000	7.1
	1892	5,139	107	*944	21,522	43,044,000	5.5
	1891	3,842	92	968	17,434	34,868,000	5.7
	1890	3,601	80	837	14,652	29,304,000	6.0
	1889	2,798	52	737	11,993	23,986,000	4.8
	1888	2,719	53	*724	9,999	19,998,000	5.9
	1887	2,039	52	530	8,057	16,114,000	7.1
	1886	1,809	27	630	6,600	13,200,000	4.5
	1885	1,890	15	*363	5,448	10,896,000	3.2
Bankers Life Association..... St. Paul, Minn. 1880.	1894	2,175	118	2,153	11,743	23,486,000	10.0
	1893	2,883	114	3,648	11,839	23,678,000	9.3
	1892	6,436	75	1,236	12,702	25,404,000	7.4
	1891	2,055	31	354	7,577	15,154,000	4.9
	1890	1,007	54	403	5,907	11,814,000	9.6
	1889	966	47	359	5,357	10,714,000	9.2
	1888	699	41	139	4,797	9,594,000	9.0
	1887	582	35	323	4,278	8,556,000	8.4
	1886	1,079	35	180	4,054	8,108,000	9.7
	1885	1,016	17	154	3,190	6,339,000	6.1
Bankers Life Insurance Company of the City of New York... 1869.	1894	719	24	41	1,814	3,970,244	15.6
	1893	131	31	39	1,257	1,663,881	25.2
	1892	23	30	13	1,204	.....	24.7
	1891	17	26	15	1,224	.....	21.1
	1890	12	28	21	1,245	.....	22.2
	1889	39	23	13	1,276	.....	18.1
	1888	54	24	8	1,273	.....	19.0
	1887	102	12	10	1,251	....	9.9
	1886	34	21	13	1,171	.....	17.9
	1885	23	20	8	1,171	.....	17.1

* Including by cancellation 41 in 1893, 35 in 1892 12 in 1888, 13 in 1885.

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INSURANCE ACCOUNT—*Continued.*

Name and Location of Company and Date of Organization.	Year.	Policies Written.	Policies Terminated.		Insurance in Force.		Death Rate Per 1000.
			By Death.	By Lapse.	Policies.	Amount.	
Bay State Beneficiary Association	1894	7,323	233	6,462	17,012	$46,111,175	13.9
Boston, Mass. 1881.	1893	3,770	188	2 388	16,387	47,710,625	11.9
	1892	3,186	176	1,202	15,193	45,854,500	8.4
	1891	2,238	120	991	13,385	42,951,000	7.7
	1890	2,115	123	1,078	12,258	39,420,000	10.4
	1889	1,728	106	1,290	11,344	36,201,000	9 5
	1888	2,236	89	1,529	11,012	34,789,000	8.3
	1887	3,063	100	951	10,394	32,710,000	10.7
	1886	2,663	62	712	8,382	26,068,000	8.3
	1885	1,780	34	425	6,493	19.942,000	6.0
Booksellers and Stationers Provident Association.....	1894	....	....	....	.....	.....	....
New York city. 1879.	1893	61	7	111	1,188	1,188,000	5.7
	1892	118	13	81	1,245	1,245,000	10.6
	1891	165	12	62	1,221	1,221,000	10.2
	1890	165	20	68	1,130	1,130,000	18.4
	1889	74	7	14	1,053	1,053,000	6.8
	1888	106	7	25	1,000	1,000,000	7.3
	1887	98	5	46	926	926,000	5.5
	1886	88	3	21	879	879,000	3.5
	1885	42	9	64	815	815,000	10.8
Boston Mutual Life Association..	1894	....	....	....	.....	.....	....
Boston, Mass. 1892.	1893	349	6	93	965	3,078,500	7.1
	1892	768	3	50	715	2,771,000	4 2
Chenango Mutual Relief.....	1894	752	17	579	2,381	3,601,500	7.4
Oxford, N. Y. 1881.	1893	674	12	516	2,225	3,483,500	5.6
	1892	432	23	712	2,079	.....	10 3
	1891	633	17	411	2,382	.....	7.5
	1890	551	16	566	2,177	.....	7.3
	1889	731	8	192	2,208	.....	4.1
	1888	547	5	148	1,678	.....	3.4
	1887	351	5	104	1,284	.....	4.3
	1886	540	6	238	1,042	.....	6.7
	1885	420	3	86	746	.....	5.2
Chicago Guaranty Fund Life Society.....	1894	466	40	943	2,587	7,193,000	14.1
Chicago, Ill. 1884.	1893	1,190	35	184	3,104	8,032,000	13.4
	1892	446	31	178	2,133	6,580,000	15.4
	1891	156	28	284	1,896	6,284,000	14.2
	1890	416	27	299	2,052	6,897,000	13.4
	1889	527	17	207	1,962	6,608,000	9.4
	1888	653	13	202	1,659	5,726,000	9.0
	1887	414	7	191	1,221	4,444,000	6.3
	1886	2,594	13	1,244	3,995	3,995,000	3.8
	1885	2,648	4	587	2,869	2,869,000	2.2
Cincinnati Life Association.....	1894	....	....	....	.....	.....	11.4
Cincinnati, O. 1880.	1893	476	38	540	2,335	4,036,422	16.0
	1892	704	27	604	2,437	4,172,422	11.2
	1891	838	28	571	2,364	4,310,293	12.5
	1890	663	30	513	2,125	4,175,367	14.6
	1889	657	17	399	2,005	4,026,300	9.0
	1888	463	11	295	1,764	3,941,100	6.5
	1887	312	16	369	1,607	5,107 000	9.8
	1886	275	16	351	1,680	5,672,000	9.2
	1885	303	15	204	1,772	6,437,000	8.9
Commercial Travelers Life Ass'n	1894	218	29	1,081	1,456	5,679.500	15.3
Syracuse, N. Y. 1872.	1893	50	41	722	2,348	11,740,000	15.2
	1892	194	51	123	3,061	15,305,000	16.6
	1891	....	37	....	3,050	15,250,000	12.1
	1890	282	40	161	3,097	15,485,000	13.1
	1889	187	43	136	3,016	15,080,000	14.3

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INSURANCE ACCOUNT—*Continued.*

Name and Location of Company and Date of Organization.	Year.	Policies Written.	Policies Terminated.		Insurance in Force.		Death Rate Per 1000.
			By Death.	By Lapse.	Policies.	Amount.	
Commercial Travelers—*Cont.*...	1888	183	35	121	3,008	$15,040,000	11.7
	1887	133	30	186	2,981	14,905,000	9.9
	1886	111	36	201	3,064	15,320,000	11.5
	1885	182	27	219	3,190	15,950,000	8.4
Connecticut Indemnity Ass'n....	1894	1,771	38	1,866	4,366	7,250,400	8.6
Waterbury, Conn. 1883.	1893	1,678	45	1,635	4,499	6,257,300	10.0
	1892	1,723	42	1,050	4,501	5,873,525	10 0
	1891	1,778	35	779	3,870	5,031,475	10.3
	1890	1,271	31	903	2,906	3,914,000	11.3
	1889	1,844	21	1,239	2,569	3,205,000	9.2
	1888	....	....	....	1,985	2,125,750	....
Covenant Mutual Life Ass'n.....	1894	10,705	470	9,764	45,322	98,440,375	10.4
Galesburg, Ill. 1877.	1893	16,517	460	*13,360	45,014	101,705,250	10.5
	1892	13,876	433	*6,168	42,317	98,632,375	11.2
	1891	7,241	357	4,561	35,042	87,206,625	10.5
	1890	3,775	305	4,452	32,719	84,717,875	9.2
	1889	7,658	278	2,565	33,701	88,712,500	8.9
	1888	4,340	261	2,354	29,007	79,126,875	9.3
	1887	5,144	226	2,480	27,282	75,760,625	8.7
	1886	5,526	163	1,901	24,844	70,991,250	7.1
	1885	5,704	126	1,576	21,382	61,914,375	6.5
Empire Life Insurance Company	1894	1,291	70	504	2,477	4,361,400	33.1
New York city. 1882.	1893	501	38	730	1,756	3,010,000	20.1
	1892	1,089	35	759	2,023	4,189,500	18.6
	1891	389	39	365	1,728	3,579,300	22.4
	1890	601	37	381	1,743	3,552,000	22.4
	1889	318	39	318	1,560	3,026,600	24.7
	1888	333	27	295	1,599	3,015,900	17 0
	1887	338	27	286	1,588	3,058,700	17.1
	1886	470	30	387	1,563	2,933,400	19.5
	1885	452	14	595	1,510	2,603,200	8.8
Empire State Degree of Honor..	1894	1,485	7	290	2,118	2,267,500	4.6
Stockton, N. Y. 1886.	1893	410	5	110	923	1,106,000	6.4
	1892	150	2	....	628	880,500	3.6
	1891	130	1	....	480	680,500	2.2
	1890	159	....	9	342	456,000	....
	1889	105	....	....	192	232,500	....
	1888	36	....	....	86	105,000	....
	1887	30	....	....	50	61,500	....
	1886	20	....	....	20	27,000	....
Equal Rights Benefit Ass'n.....	1894	466	10	268	1,472	2,512,400	7.2
Albany, N. Y. 1883.	1893	274	5	210	1,284	2,160,300	4.0
	1892	387	24	328	1,225	2,060,000	19.8
	1891	275	14	300	1,190	1,904,000	11.6
	1890	257	11	182	1,229	2,027,850	9.2
	1889	146	11	151	1,165	1,864,000	9.4
	1888	149	2	26	1,181	.....	1.8
	1887	123	5	83	1,060	.....	4.8
	1886	172	4	92	1,025	.....	4.1
	1885	186	11	191	949	.....	11 4
Expressmans Mutual Benefit	1894	834	62	842	5,258	7,418,000	11.7
Association.....	1893	1,343	82	957	5,328	7,539,000	15.8
Elmira, N. Y. 1869.	1892	1,489	65	856	5,024	7,379,000	13.7
	1891	1,386	56	839	4,456	.....	13.3
	1890	1,362	50	580	3,965	.....	13.9
	1889	828	42	204	3,767	.....	12.1
	1888	308	58	178	3,185	.....	18.4
	1887	52	50	156	3,113	.....	15.7
	1886	149	54	144	3,267	.....	16.4
	1885	160	59	187	3,316	.....	17.5

* Including by surrender 208 in 1893, 70 in 1892.

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INSURANCE ACCOUNT—*Continued.*

Name and Location of Company and Date of Organization.	Year.	Policies Written.	Policies Terminated.		Insurance in Force.		Death Rate Per 1000.
			By Death.	By Lapse.	Policies.	Amount.	
Fidelity Mutual Life Association. Philadelphia, Pa. 1879.	1894	8,044	183	4,949	22,744	$53,132,900	8.6
	1893	6,740	175	4,243	19,832	46,385,350	9.4
	1892	6,018	170	3,343	17,510	41,430,950	10.5
	1891	5,331	149	2,353	15,005	33,579,750	11.0
	1890	3,403	142	1,696	12,176	26,955,650	12.5
	1889	3,080	82	1,405	10,611	23,796,450	8.4
	1888	3,586	54	1,068	9,018	20,116,250	6.9
	1887	1,951	55	856	6,554	15,438,350	9.1
	1886	2,076	34	734	5,514	13,225,550	7.0
	1885	1,477	34	635	4,206	9,778,400	8.9
Golden Eagle Association..... Brooklyn, N. Y. 1884.	1894	628	25	690	1,424	159,854	17 0
	1893	1,061	24	870	1,511	167,615	16.8
	1892	514	19	973	1,344	148.383	12.0
	1891	1,015	25	1,085	1,822	219,163	13.4
	1890	1,930	27	1,839	1,917	208,453	14.3
	1889	1,551	28	1,379	1,853	179,828	15.7
	1888	904	34	817	1,709	173,986	20.2
	1887	1,550	28	1,416	1,656	148,548	17.5
	1886	3,257	25	2,820	1,550	153,875	18.7
	1885	2,151	10	1,630	1,138	141,105	11.4
Hartford Life and Annuity Insurance Company ..... Hartford, Conn. 1880.	1894	7,004	460	5,120	40,749	87,336,500	11.5
	1893	6,173	468	4,770	39,325	87,492,000	12 0
	1892	6,717	462	2,927	38,390	86,255,000	12.4
	1891	7,571	405	4,529	36,324	83,105,500	11.6
	1890	8,401	387	4,102	33,687	78,036,000	12.2
	1889	8,324	289	2,617	29,775	70,784,000	10.7
	1888	4,872	260	2,250	24,357	61,669,000	11.2
	1887	4,378	241	2,342	21,985	56,976,500	11.4
	1886	4,444	210	2,794	20,190	53.569,000	10.8
	1885	6,005	168	2,062	18,835	50,615,000	9.9
Industrial Benefit Association.... Syracuse, N. Y. 1887.	1894	15,443	578	12,281	20,026	12,577,850	30.9
	1893	18,567	646	20,664	17,442	11,073,350	34.3
	1892	20,833	602	14,207	20,185	15,932,850	35.1
	1891	19,705	245	10,885	14,165	12,590,500	24.8
	1890	8,235	44	2,844	5,591	5,038,750	15.1
	1889	247	....	....	247	280,000	....
Jewelers and Tradesmens Co.... New York city. 1886.	1894	461	16	372	1,543	3,890,600	10.6
	1893	903	21	614	1,470	3,421,550	15-7
	1892	700	8	213	1,202	3,210,500	8.3
	1891	101	6	180	723	2,117,000	7.8
	1890	159	6	125	808	2,345,000	7.6
	1889	260	1	37	780	2,243,500	1.5
	1888	223	1	24	558	1,559.000	2.2
	1887	....	....	....	360	1,061,500	....
Jewelers League of the City of New York. 1877.	1894	65	37	164	2,484	12,420,000	14.5
	1893	75	29	136	2,620	13.100,000	10.9
	1892	124	31	113	2,710	13,550,000	11.4
	1891	118	30	108	2,868	14,340,000	10.7
	1890	194	25	153	2,750	13,750,000	9.1
	1889	88	19	69	2,734	13,670,000	7.0
	1888	58	25	117	2,734	13,670,000	9.0
	1887	94	25	191	2,817	14,085,000	8.7
	1886	104	23	150	2,939	14,695,000	7.8
	1885	....	....	....	3,008	15,040.000	....
Keystone Mutual Benefit Ass'n.. Allentown, Pa. 1878.	1894	289	27	237	2,478	3,875,500	10.9
	1893	279	28	434	2,467	3,752,500	10.9
	1892	219	67	314	2,675	3,076,000	24.3
	1891	337	66	298	2,837	4,216,500	23.2
	1890	396	59	134	2,864	4,192,000	21.4

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INSURANCE ACCOUNT—*Continued.*

Name and Location of Company and Date of Organization.	Year.	Policies Written.	Policies Terminated.		Insurance in Force.		Death Rate Per 1000.
			By Death.	By Lapse.	Policies.	Amount.	
Keystone Mutual Benefit—*Cont.*.	1889	380	55	222	2,661	$3,831,715	21.1
	1888	338	28	81	2,558	3,424,000	11.5
	1887	247	23	71	2,329	2,946,000	10.2
	1886	241	29	122	2,176	2,535,500	13.6
	1885	258	27	174	2,086	2,446,000	13.1
Knights Templars and Masonic Mutual Aid Association... Cincinnati, O. 1878.	1894	345	57	188	4,503	13,598,000	12.8
	1893	459	61	367	4,403	13,586,000	13.9
	1892	739	58	360	4,372	13,795,000	13.8
	1891	507	50	1,024	4,051	13,326,000	11.5
	1890	218	62	894	4,618	15,706,000	12.4
	1889	434	62	356	5,356	18,279,000	11.6
	1888	439	51	335	5,340	18,585,000	9 6
	1887	561	52	248	5,287	18,763,000	10.1
	1886	601	41	229	5,026	18,311,000	8.4
	1885	433	36	262	4,695	17,661,000	7.8
Knights Templars and Masons Life Indemnity Company. Chicago, Ill. 1884.	1894	925	77	926	7,255	25,432,712	10.6
	1893	1,039	86	950	7,333	26,003,573	11.7
	1892	1,282	78	1,139	7,330	26,123,410	10.7
	1891	1,288	67	497	7,265	25,885,700	9.7
	1890	1,020	54	548	6,541	23,862,200	8.5
	1889	1,578	46	669	6,123	22,834,700	8.1
	1888	1,940	27	629	5,260	20,046,806	5.9
	1887	1,984	24	349	3,976	15,771,806	7.6
	1886	....	....	....	2,365	9,721,806	....
Maine Benefit Life Association.. Auburn, Me. 1885.	1894	1,610	68	1,333	6,263	12,486,000	11.0
	1893	883	64	1,157	6,064	13,298,000	10.3
	1892	936	67	848	6,402	14,224,000	10.5
	1891	1,050	52	795	6,381	14,421,000	8.3
	1890	1,000	63	1,142	6,178	14,199,000	10.0
	1889	1,250	58	403	6,383	14,920,000	9 7
	1888	1,242	24	520	5,594	13,526,000	4.6
	1887	1,478	27	247	4,896	12,325,000	6.4
	1886	....	....	....	3,584	9,630,000	....
Masonic Life Association of Western New York..... Buffalo, N. Y. 1872.	1894	924	73	722	7,182	14,414,500	10.3
	1893	1,375	68	561	7,053	14,201,500	10.2
	1892	1,709	77	345	6,307	13,359,000	13.6
	1891	1,696	62	379	5,020	10,642,000	14.1
	1890	843	51	313	3,765	7,915,000	14.4
	1889	803	48	221	3,286	6,782,000	15.9
	1888	383	44	194	2,753	5,494,000	16.4
	1887	495	36	156	2,618	5,236,000	14.6
	1886	438	32	105	2,315	4,630,000	14.8
	1885	136	....	....	2,014	4,028,000	....
Masonic Mutual Life Association Cleveland, O. 1883.	1894	237	22	156	3,394	11,745,000	6.6
	1893	320	25	157	3,335	11,571,000	7.7
	1892	303	26	149	3,197	11,091,000	8.3
	1891	354	28	158	3,069	10,709,000	9.4
	1890	330	22	135	2,901	10,250,000	7.8
	1889	348	15	130	2,728	9,819,000	5.7
	1888	400	19	217	2,525	9,206,000	7.8
	1887	710	11	163	2,361	8,882,000	5.3
	1886	840	9	96	1,825	7,181,000	6.2
	1885	503	3	34	1,090	4,490,000	3.5
Massachusetts Benefit Life Ass'n Boston, Mass. 1879.	1894	10,583	635	5,134	39,880	106,889,455	14.2
	1893	5,990	457	4,646	35,064	105,381,605	13.2
	1892	10,399	520	3,617	34,343	105,178,030	16 1
	1891	7,312	423	2,567	28,081	94,067,750	16.3
	1890	5,388	328	2,967	23,759	72,509,000	14.4
	1889	7,927	229	2,165	21,666	69,441,750	12.1

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INSURANCE ACCOUNT—*Continued.*

Name and Location of Company and Date of Organization.	Year.	Policies Written.	Policies Terminated.		Insurance in Force.		Death Rate Per 1000.
			By Death.	By Lapse.	Policies.	Amount.	
Massachusetts Benefit—*Cont*....	1888	4,576	183	1,666	16,133	53,115,000	12.4
	1887	1,741	166	871	13,406	48,977,000	12.7
	1886	3,120	123	865	12,702	46,822,000	10.6
	1885	1,643	126	913	10,570	40,694,000	12.3
Mercantile Benefit Association...	1894	73	37	147	2,358	10,578,000	15.3
New York city. 1877.	1893	125	33	127	2,474	11,375,000	13.3
	1892	116	41	176	2,513	11,560,000	16.4
	1891	385	30	297	2,623	12,194,400	11.5
	1890	264	36	94	2,582	.....	14.3
	1889	135	31	79	2,448	.....	12.7
	1888	78	26	185	2,423	.....	10.4
	1887	188	24	89	2,556	.....	9.5
	1886	125	22	106	2,481	.....	8.9
	1885	232	14	49	2,484	.....	5.8
Merchants Life Association.....	1894	521	10	160	1,487	4,293,500	7.6
St. Louis, Mo. 1890.	1893	347	5	121	1,136	3,026,000	4.9
	1892	290	6	38	915	2,463,500	7.8
	1891	456	....	33	629	1,805,000	....
	1890	225	....	16	209	707,500	....
Mutual Benefit Association.....	1894	47	14	18	1,536	1,536,000	9.1
Riverhead, N. Y. 1876.	1893	46	24	26	1,521	1,521,000	15.8
	1892	49	16	10	1,525	1,525,000	10.6
	1891	46	15	10	1,502	1,502,000	10.1
	1890	52	12	8	1,481	1,481,000	8.2
	1889	83	9	6	1,449	1,449,000	6.4
	1888	46	5	3	1,381	1,381,000	3.7
	1887	230	6	6	1,343	1,343,000	4.9
	1886	74	2	1	1,125	1,125,000	1.9
	1885	309	5	8	1,054	1,054,000	5.5
Mutual Relief Association.....	1894	....	7	39	960	960,000	9.8
New York city. 1879.	1893	7	13	74	1,006	1,006,000	12 5
	1892	15	9	29	1,087	1,087,000	7.8
	1891	22	11	24	1,110	1,110,000	9.8
	1890	16	9	10	1,123	1,123,000	8.0
	1889	25	2	32	1,126	1,126,000	1.8
	1888	21	10	84	1,135	1,135,000	8.5
	1887	64	8	35	1,201	1,201,000	6.7
	1886	76	5	36	1,180	1,180,000	4.3
	1885	71	3	45	1,145	1,145,000	2.7
Mutual Reserve Fund Life Ass'n.	1894	24,271	1,039	5,991	96,067	293,366,106	11.6
New York city. 1881.	1893	*16,080	945	4,761	82,716	262,607,065	12.2
	1892	*12,594	818	4,113	72,342	236,421,790	12.0
	1891	14,074	704	7,206	64,679	215,207,910	11.4
	1890	11,795	639	5,856	58,515	197,003,435	11.4
	1889	12,013	484	6,007	53,215	181,358,200	9.6
	1888	12,124	434	6,622	47,693	168,902,850	9.6
	1887	11,023	419	5,932	42,625	156,554,100	10.4
	1886	14,574	300	7,609	37,953	150,175,250	9.0
	1885	13,748	215	3,024	31,288	123,353,500	8.3
Mutual Union Association.....	1894	1,127	16	1,767	889	500,425	13.1
Rochester, N. Y. 1886.	1893	1,187	23	1,363	1,545	748,405	14.0
	1892	1,066	26	1,247	1,744	1,152,100	14.1
	1891	1,519	6	507	1,951	1,261,000	4.1
	1890	1,169	5	631	945	471,925	7.4
	1889	612	3	844	412	291,480	5.7
	1888	641	2	598	647	280,630	3.2
	1887	972	....	....	606	217,125	...

* Excluding not taken 4068 in 1893, 2720 in 1892.

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INSURANCE ACCOUNT—*Continued.*

Name and Location of Company and Date of Organization.	Year.	Policies Written.	Policies Terminated.		Insurance in Force.		Death Rate Per 1000.
			By Death.	By Lapse.	Policies.	Amount.	
National Life Association..... Hartford, Conn. 1888.	1894	5,394	180	2,957	14,345	$24,647,134	13.6
	1893	5,704	157	4,467	12,088	18,015,871	13.6
	1892	7,964	159	4,649	11,008	12,657,860	16.8
	1891	6,382	108	4,319	7,894	5,647,517	15.6
	1890	6,759	65	2,689	5,957	4,719,450	16.5
	1889	1,260	13	428	1,952	2,568,900	8.4
	1888	364	4	143	1,133	1,541,900	3.9
National Life-Maturity Insurance Company ..... Washington, D. C. 1883.	1894	1,290	82	1,077	12,720	13,690,822	6.5
	1893	1,198	76	1,313	12,589	13,406,737	6.0
	1892	3,159	79	2,210	12,780	13,306,395	6.4
	1891	7,771	65	3,090	11,910	12,452,845	6.8
	1890	6,050	38	2,350	7,294	9,645,000	7.0
	1889	3,035	19	1,136	3,632	4,003,700	7.1
	1888	1,001	17	931	1,752	2,613,000	9.8
	1887	....	....	....	1,699	2,268,600	....
National Mutual Life Association Minneapolis, Minn. 1887.	1894	2,164	50	1,901	7,221	14,833,000	7.0
	1893	1,649	48	1,817	7,008	15,913,750	6.7
	1892	1,829	51	1,569	7,224	16,733,500	7.2
	1891	1,889	50	2,469	7,015	16,620,000	6.8
	1890	2,407	56	2,325	7,645	18,865,000	7.3
	1889	....	....	....	7,619	19,047,500	....
New York Physicians Mutual Aid Association..... New York city. 1868.	1894	61	12	39	1,224	1,224,000	9.8
	1893	152	19	57	1,214	1,214,000	16.1
	1892	225	13	57	1,138	1,138,000	12 3
	1891	120	17	34	983	983,000	17.8
	1890	239	12	28	914	914,000	14.8
	1889	192	10	9	715	715,000	15.9
	1888	107	13	22	542	542,000	23.4
	1887	....	....	....	470	470,000	....
Northwestern Masonic Aid Ass'n Chicago, Ill. 1874.	1894	11,547	537	8,702	48,081	141,154,500	11.5
	1893	4,184	560	*7,268	45,773	142,548,500	11.8
	1892	4,806	661	†13,018	49,417	155,908,000	12.3
	1891	10,165	583	6,369	58,290	155,378,500	10.3
	1890	8,846	510	6,399	54,977	149,092,500	9.4
	1889	10,527	424	4,104	53,040	145,554,500	8 5
	1888	8,906	371	2,737	47,041	131,248,500	8.4
	1887	8,384	328	3,833	41,243	118,055,500	8.4
	1886	8,819	274	3,854	37,020	106,937,000	7.9
	1885	11,163	228	4,178	32,329	95,474,500	7.9
Odd Fellows Mutual Aid and Accident Association..... Piqua, O. 1882.	1894	2,030	98	1,862	12,674	19,213,000	7.7
	1893	2,482	94	3,520	12,604	19,717,000	7.1
	1892	3,476	94	1,950	13,736	21,638 000	7.2
	1891	3,241	80	974	12,304	19,555,000	7.1
	1890	3,135	56	1,180	10,117	16,346,000	6.1
	1889	2,133	44	1,162	8,342	13,684,000	5.6
	1888	....	....	....	7,415	11,622,000	....
Protective Life Association..... Rochester, N. Y. 1880.	1894	527	40	328	3,280	5,575,000	12.5
	1893	375	46	274	3,121	5,332,000	14.9
	1892	321	41	275	3,066	5,359,000	13.4
	1891	395	41	285	3,061	5,435,000	13.5
	1890	364	27	446	2,992	5,442,000	8.9
	1889	489	28	336	3,101	5,705,000	9.2
	1888	852	30	391	2,976	5,469,000	10.9
	1887	559	29	483	2,545	4,872,000	11.5
	1886	564	26	448	2,498	4,996,000	11.5
	1885	570	19	294	2,408	4,816,000	8.0

* Including 148 terminated by consolidation. † Largely from consolidation of small certificates.

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INSURANCE ACCOUNT—*Continued.*

Name and Location of Company and Date of Organization.	Year.	Policies Written.	Policies Terminated.		Insurance in Force.		Death Rate Per 1000.
			By Death.	By Lapse.	Policies.	Amount.	
Provident Aid Society ..... Portland, Me. 1885.	1894	31	24	126	1,898	$5,240,000	12.3
	1893	88	25	125	2,017	5,595,500	12.2
	1892	92	18	301	2,079	5,765,000	8.2
	1891	180	11	163	2,306	6,407,000	4.8
	1890	528	14	217	2,300	6,542,000	6.5
	1889	509	12	201	2,003	5,845,500	6.5
	1888	536	3	205	1,707	5,315,000	2.0
	1887	790	5	149	1,379	4,681,000	4.9
	1886	....	2	....	643	2,218,000	....
Security Mutual Life Ass'n..... Binghamton, N. Y. 1887.	1894	2,242	33	1,055	6,134	13,756,200	5.8
	1893	2,151	20	622	5,173	10,745,300	4.4
	1892	1,383	26	545	3,866	7,663,800	7.4
	1891	1,132	16	604	3,138	5,701,500	5.6
	1890	1,254	13	304	2,625	4,814,500	5.8
	1889	1,111	6	358	1,893	3,575,500	4.0
	1888	840	5	237	1,146	2,189,500	5.9
	1887	626	1	77	548	1,034,000	....
Southern Tier Masonic Relief Association ..... Elmira, N. Y. 1868.	1894	22	32	74	843	1,640,500	36.2
	1893	14	55	169	927	1,825,500	53.3
	1892	5	50	469	1,137	2,264,500	36.0
	1891	....	52	684	1,651	3,267,500	25.1
	1890	656	60	2,296	2,387	4,602,500	18.5
	1889	2,093	46	479	4,087	7,444,500	14.0
	1888	562	57	277	2,519	5,119,000	23 7
	1887	31	62	392	2,291	4,829,000	24.8
	1886	47	69	589	2,714	6,006,000	22.8
	1885	160	65	167	3,325	7,391,000	19.3
Telegraphers Mutual Benefi' Association ..... New York city. 1867.	1894	259	54	154	4,089	4,089,000	13.3
	1893	309	47	205	4,038	4,038,000	11.7
	1892	300	62	193	3,981	3,981,000	15.7
	1891	306	36	133	3,936	3,936,000	9.3
	1890	166	38	172	3,799	3,799,000	10.0
	1889	220	35	241	3,843	3,843,000	9.0
	1888	391	33	138	3,899	3,899,000	8.7
	1887	201	30	82	3,679	3,679,000	8.3
	1886	426	24	67	3,590	3,590,000	7.0
	1885	307	22	111	3,255	3,255,000	6.9
United Life Insurance Ass'n..... New York city. 1886.	1894	646	36	570	3,597	12,191,300	10.1
	1893	799	49	574	3,550	12,004,600	14.2
	1892	959	52	871	3,374	11,613,600	15.5
	1891	1,434	42	726	3,338	10,977,600	13.9
	1890	880	31	869	2,672	10,365,000	11.6
	1889	1,269	29	804	2,692	9,147,000	11.7
	1888	1,280	20	954	2,256	8,707,000	9.5
	1887	1,307	11	603	1,950	8,368,000	6.9
	1886	1,352	2	90	1,260	6,609,000	....
United States Masonic Benevo- lent Association ..... Council Bluffs, Ia. 1886.	1894	3,720	75	4,064	7,581	17,004,000	9.6
	1893	1,880	94	2,630	8,000	19,510,000	11.2
	1892	2,643	71	1,814	8,844	21,706,250	8.4
	1891	2,034	50	1,822	8,086	20,067,500	6.2
	1890	2,242	62	2,339	7,924	19,810,000	7.8
	1889	....	....	....	8,083	20,207,500	....
Workingm'n's Co-operative Ass'n of the United Ins. League. New York city. 1886.	1894	3,089	60	3,221	3,173	478,198	18.4
	1893	3,402	64	3,638	3,365	506,183	18.2
	1892	3,284	69	3,295	3,665	512,806	18.6
	1891	4,477	58	4,318	3,745	317,056	15.7
	1890	5,708	63	4,894	3,644	298,580	19.2
	1889	5,293	48	4,064	2,893	216,346	20.9
	1888	1,822	44	2,068	1,712	167,982	23.7
	1887	3,116	....	....	2,002	177,085	....
	1886	2,241	....	....	1,371	115,761	....

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INSURANCE ACCOUNT—*Continued.*

FRATERNAL ORDERS.

Name and Location of Company and Date of Organization.	Year.	Policies Written.	Policies Terminated.		Insurance in Force.		Death Rate Per 1000.
			By Death.	By Lapse.	Policies.	Amount.	
American Legion of Honor.....	1894	5,112	956	8,172	56,060	$142,901,500	16.4
Boston, Mass. 1878.	1893	7,093	998	6,573	60,070	159,473,000	16.5
	1892	6,655	1,000	6,456	60,554	163,607,000	16.4
	1891	6,022	954	6,287	61,355	166,551,500	15.4
	1890	5,011	817	4,077	62,574	176,523,500	13.1
	1889	4,836	783	3,872	62,457	176,184,500	12.5
	1888	5,969	818	4,986	62,276	183,751,500	13.2
	1887	6,177	743	3,468	62,111	185,671,500	12.2
	1886	6,009	597	3,459	60,145	181,114,000	10.1
	1885	....	....	....	58,192	175,145,500	....
Benai Berith, I. O	1894	....	155	325	5,195	5,026,500	16.2
New York city. 1878.	1893	62	181	1,519	5,675	5,499,250	27.9
	1892	124	152	339	7,313	7,313,000	20.3
	1891	100	147	216	7,680	7,680,000	18.8
	1890	....	140	....	7,943	7,943,000	....
Catholic Benevolent Legion.....	1894	4,884	380	1,121	35,155	64,479,000	11 3
Brooklyn, N. Y. 1881.	1893	3,785	413	1,130	31,772	60,481,500	13.5
	1892	3,909	384	962	29,530	57,981,500	13 6
	1891	4,574	335	825	26,967	54,410,500	13.3
	1890	4,786	275	736	23,553	49,227,500	12.7
	1889	4,109	205	402	19,778	.....	11.4
	1888	3,693	156	334	16,276	.....	10.6
	1887	3,739	107	250	13,073	.....	9.4
	1886	1,971	88	443	9,691	.....	9.8
	1885	2,963	74	275	8,251	.....	10.6
Catholic Knights of America	1894	1,705	276	724	23,668	40,515,000	11.8
Fort Wayne, Ind. 1877.	1893	1,803	355	1,155	22,974	39,834,500	15.6
	1892	2,004	322	916	22,682	39,679,500	14 4
	1891	2,585	298	1,984	21,916	40,210,000	13.7
	1890	....	....	....	21,613	38,378,500	14.1
	1889	3,309	216	939	19,426	35,250,500	11.8
	1888	2,457	260	1,570	17,272	31,924,000	15.3
	1887	2,604	214	1,760	16,645	30,949,000	13.1
	1886	3,199	177	1,190	16,265	.....	11.5
	1885	2,721	154	742	14,433	.....	11 4
Catholic Mutual Benefit Ass'n...	1894	3,322	352	1,457	34,116	61,542,000	10.6
Brooklyn, N. Y. 1879.	1893	3 303	321	1,220	32,603	59,714,000	8.2
	1892	5,382	373	1,162	38,341	69,319,000	10.2
	1891	5,614	340	830	34,494	63,110,000	10.5
	1890	6,192	273	665	30,050	.....	10.0
	1889	5,106	199	438	24,796	.....	8.8
	1888	3,653	165	462	20,327	.....	8.8
	1887	3,620	116	348	17,301	.....	7.4
	1886	3,018	98	361	14,145	.....	7.6
	1885	2,436	71	401	11,586	.....	6.7
Catholic Relief and Ben. Ass'n ..	1894	1,565	9	240	2,560	2,741,500	4.7
Auburn, N. Y. 1893.	1893	1,323	10	69	1,244	1,635,250	....
Chosen Friends, Order of.....	1894	5,660	472	3,301	37,779	57,005,000	12 8
Indianapolis, Ind. 1879.	1893	2,840	513	4,073	35,892	56,103,000	14.0
	1892	4,100	507	3,907	37,644	59,943,000	13.4
	1891	3,270	483	3,903	37,958	61,181,000	12.6
	1890	4,787	519	4,686	39,074	63,123,000	13.2
	1889	7,212	513	4,876	39,492	60,398,000	13.3
	1888	7,886	365	2,777	37,669	65,166,000	10.3
	1887	6,866	316	2,896	32,925	59,590,000	10.2
	1886	6,660	295	3,269	29,271	54,800,000	10.7
	1885	7,318	221	3,659	26,175	50,768,000	9.0

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INSURANCE ACCOUNT—*Continued.*

Name and Location of Company and Date of Organization.	Year.	Policies Written.	Policies Terminated.		Insurance in Force.		Death Rate Per 1000.
			By Death.	By Lapse.	Policies.	Amount.	
Empire Knights of Relief.....	1894	769	7	124	2,039	$4,263,000	4.1
Buffalo, N. Y. 1891.	1893	425	7	68	1,401	3,181,000	5.7
	1892	532	5	306	1,051	2,478,000	5.3
	1891	1,092	....	262	830	2,081,000	....
Equitable Aid Union.....	1894	4,393	502	5,856	29,203	43,511,010	16.6
Columbus, Pa. 1879.	1893	2,408	501	8,237	31,194	47,594,725	14.6
	1892	5,550	541	6,812	37,460	57,546,915	14.1
	1891	10,078	440	3,206	39,301	61,418,737	12.2
	1890	8,424	357	2,206	32,933	53,960,007	11.9
	1889	6,533	276	1,878	27,072	46,181,815	11.1
	1888	4,023	210	1,875	22,693	40,036,457	9.7
	1887	5,248	214	1,709	20,755	37,373,815	11.2
	1886	3,174	178	1,177	17,441	32,232,075	10.8
	1885	2 481	155	1,400	15,613	29,233,933	10.2
Foresters (A. O.) Endowment Fund	1894	41	41	611	1,462	1,435,000	23.2
Brooklyn, N. Y. 1876.	1893	262	39	647	2,073	1,976,500	17.0
	1892	552	51	861	2,497	2,550 000	19.0
	1891	470	53	181	2,857	2,959,000	19.3
	1890	528	44	175	2,621	2,632,500	17.8
	1889	322	28	259	2,312	2,193,500	12 2
	1888	300	35	328	2,277	2,134,500	15.1
	1887	510	44	448	2,430	2,249,500	18.2
	1886	426	39	304	2,412	2,160,000	16.5
	1885	448	29	439	2,329	1,996,000	12.4
Foresters (Independent Order of)	1894	20,518	327	4,620	70,055	86,506,500	5.2
Toronto, Ont. 1881.	1893	15,793	265	4,068	54,484	67,781,000	5.8
	1892	13,916	209	2,350	43,034	53,243,000	5.6
	1891	....	....	....	31,667	38,754,000	6.4
Fraternal Mystic Circle.....	1894	3,809	82	6,209	10,165	22,100,500	7.2
Columbus, O. 1885.	1893	4,172	55	1,666	12,647	29,704,750	4.8
	1892	3,852	48	1,206	10,196	25,916,750	5.4
	1891	2,544	35	1,364	7,598	20,338,500	5.0
	1890	2,933	26	848	6,453	17,615,250	4.8
	1889	1,458	7	484	4,394	12,115,500	1.8
Free Sons of Israel.....	1894	347	176	720	12,094	12,094,000	14.2
New York city. 1871.	1893	459	188	587	12,643	12,643,000	14.7
	1892	743	166	539	12,959	12,959,000	12.8
	1891	663	160	427	13,021	13,021,000	12 3
	1890	....	....	....	12,945	12,945,000	....
Golden Chain, Order of.....	1894	1,761	74	853	9,142	22,278,500	8.5
Baltimore, Md. 1881.	1893	819	65	700	8,304	20,617,500	7.8
	1892	1,322	81	1,105	8,250	20,764,000	9 9
	1891	1,630	51	583	8,126	20,533,500	6.7
	1890	1,044	56	506	7,130	18,006,000	8.1
	1889	982	44	360	6,648	16,789,500	6.9
	1888	736	48	600	6,070	15,561,500	8.0
	1887	1,119	32	273	5,982	15,297,500	5.7
	1886	1,386	29	242	5,168	13,426,500	6.3
	1885	1,560	22	425	4,053	10,710,500	6.3
Golden Cross, United Order of the	1894	4,956	286	2,073	24,784	34,888,500	12.2
Knoxville, Tenn. 1876.	1893	3,394	229	1,315	22,107	31,797,000	10.8
	1892	2,886	230	1,453	20,262	29,615,000	11.7
	1891	3,055	204	1,134	19,059	27,982,000	11.2
	1890	3,128	167	1,087	17,393	26,483,000	10.1
	1889	3,500	145	485	15,519	23,755,000	10.3
	1888	3,141	128	366	12,649	19,880,500	11.3
	1887	....	....	....	9,937	16,094,000	....

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INSURANCE ACCOUNT—*Continued.*

Name and Location of Company and Date of Organization.	Year.	Policies Written.	Policies Terminated.		Insurance in Force.		Death Rate Per 1000.
			By Death.	By Lapse.	Policies.	Amount.	
Good Fellows, Royal Society of..	1894	4,199	142	2,563	12,870	$27,210,500	12.1
Boston, Mass. 1882.	1893	2,035	124	1,442	10,676	24,806,500	11.9
	1892	978	138	1,670	10,207	24,934,500	13.0
	1891	652	120	2,579	11,037	27,758,000	9.9
	1890	1,157	117	3,179	13,084	33,489,000	8.3
	1889	2,465	112	2,096	15,223	39,300,000	7.4
	1888	5,487	83	1,419	14,966	39,782,000	6.4
	1887	....	....	....	10,972	29,783,000	....
Home Circle.....	1894	1,000	68	515	7,183	15,138,000	9.8
Boston, Mass. 1879.	1893	702	57	410	6,766	14,837,000	8.6
	1892	670	65	312	6,531	14,755,500	10.2
	1891	650	41	327	6,238	14,299,000	6.7
	1890	590	55	300	5,956	14,255,500	9.4
	1889	673	44	303	5,721	14,062,000	7.9
	1888	968	47	199	5,395	13,436,500	9.3
	1887	1,146	22	164	4,673	12,138,900	5.2
	1886	954	27	97	3,713	9,661,900	8.2
	1885	473	17	279	2,883	7,504,500	6.1
Improved Order Heptasophs....	1894	5,752	139	1,119	19,563	36,799,000	8.0
Baltimore, Md. 1878.	1893	3,892	93	644	15,069	28,850,000	6.9
	1892	3,670	89	488	11,914	22,835,000	8.6
	1891	....	....	....	8,821	17,218,000	....
Knights and Ladies of Honor....	1894	11,946	847	5,272	73,343	88,659,500	12.0
Indianapolis, Ind. 1877.	1893	8,854	873	5,122	67,516	82,159,000	13.2
	1892	7,919	802	4,450	64,661	79,153,500	12.7
	1891	8,457	794	4,549	61,994	75,937,000	13.1
	1890	9,655	764	2,991	58,880	72,032,000	....
	1889	7,242	658	1,397	52,980	64,250,500	....
	1888	6,245	540	3,046	47,793	57,451,000	....
	1887	....	....	....	45,134	54,913,000	....
Knights and Ladies of the Golden	1894	849	80	509	5,921	5,649,000	13.8
Star.....	1893	797	75	437	5,661	5,793,000	13.6
Newark, N. J. 1883.	1892	....	....	....	5,376	5,725,500	....
Knights of Honor	1894	9.151	1,972	10,748	119,785	225,422,500	16.4
St. Louis, Mo. 1873.	1893	9,321	2,062	10,978	123,354	232,769,500	16.5
	1892	8,297	2,051	11,672	127,073	241,045,000	15.8
	1891	11,282	2,081	11,914	132,499	253,394,500	15.5
	1890	12,062	1,946	6,657	135,212	260,338,500	14.6
	1889	12,552	1,740	4,476	131,753	256,045,000	13.5
	1888	11,025	1,696	6,824	125,417	245,601,000	13.7
	1887	8,861	1,607	10,511	122,912	241,988,000	12.9
	1886	8,803	1,510	6,619	126,169	249,083,000	12.0
	1885	8,982	1,487	10,601	125,495	254,591,000	11.7
Knights of Pythias (Endowment	1894	6,934	395	3,067	36,371	76,270,000	11.4
Rank).....	1893	5,107	380	2,030	32,922	70,759,000	12.0
Chicago, Ill. 1877.	1892	5,089	373	1,760	30,225	64,741,000	13.0
	1891	5,236	368	1,100	27,269	58,633,000	14.5
	1890	3,889	272	751	23,501	50,270,385	12.3
	1889	3,301	236	663	20,635	44,308,321	12.1
	1888	2,268	259	859	18,233	39,050,250	14.7
	1887	1,730	227	698	17,083	36,419,771	13.6
	1886	2,173	242	2,804	16,278	34,393,862	14.5
	1885	14,800	303	23,835	17,151	34,860,609	13.9
Knights of St. John and Malta..	1894	835	27	566	3,562	4,383,000	7.9
New York city. 1883.	1893	1,047	30	873	3,320	3,926,000	9.2
	1892	1,024	26	464	3,176	3,684,000	9.0
	1891	1,102	18	337	2,642	3,227,000	7.9
	1890	845	6	164	1,895	2,575,000	3.8

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INSURANCE ACCOUNT—*Continued.*

Name and Location of Company and Date of Organization.	Year.	Policies Written.	Policies Terminated.		Insurance in Force.		Death Rate Per 1000.
			By Death.	By Lapse.	Policies.	Amount.	
Knights of St. John—*Cont*.....	1889	560	11	137	1,220	$2.002,000	10.8
	1888	285	1	31	808	1,468,000	1.5
	1887	237	1	47	555	1,017,000	2.2
	1886	173	1	64	366	671,000	3.2
	1885	71	1	44	258	477,000	4.1
Knights of Sobriety, Fidelity and Integrity ..... Syracuse, N. Y. 1889.	1894	1,612	19	1,410	3,564	2,566,900	5.5
	1893	1,329	16	1,083	3,381	2,571,100	4.8
	1892	2,042	10	814	3,151	2,504,300	3.9
	1891	1.252	3	457	1,933	1,540,500	2.0
	1890	1,478	3	360	1,141	912,200	5.2
	1889	42	....	16	26	18,400	....
Knights of the Maccabees (Sup Tent) ..... Port Huron, Mich. 1883.	1894	29,661	376	9,134	76,620	115,366,000	5.8
	1893	21,956	318	6,693	53,222	90,847,000	7.0
	1892	17,942	187	2,654	38,277	57,130,000	6.1
	1891	6,405	133	....	23,176	42,601,000	6.6
	1890	3,808	92	508	16,904	31,054,000	6.0
	1889	4,525	69	531	13,696	26,009,000	5.9
	1888	4,433	37	561	9,771	18,655,000	4.7
	1887	2,456	23	287	5,936	9,200,000	4.7
	1886	1,992	17	312	3,790	7,449,000	5.7
	1885	1,361	7	214	2,127	4,195,000	4.5
Ladies Catholic Benevolent Ass'n Erie, Pa. 1890.	1894	2,915	71	70	11,488	10,652,000	7.0
	1893	1,535	64	98	8,714	8,180,500	8.0
	1892	....	....	....	7,341	6,916,500	....
Legion of Justice..... New York city. 1883.	1894	....	....	....	.....	.....	....
	1893	279	15	448	1.522	1,600,000	9.3
	1892	503	19	209	1,706	1,798,000	12.1
	1891	343	15	119	1,430	1,535,000	11 3
	1890	203	18	778	1,221	1,318,500	11.2
	1889	497	23	229	1,814	1,956,500	13.6
	1888	1,044	16	480	1,569	1,857,500	12.4
	1887	....	....	....	1,021	1,050,000	....
	1886	558	1	38	1,128	1,738,000	1.2
	1885	248	4	26	609	1,161,500	8.0
Loyal Additional Ben. Ass'n..... Jersey City, N. J. 1889.	1894	1,155	11	38	2,913	5,792,000	5 9
	1893	1,073	7	30	1,807	3,597,000	5.4
	1892	....	....	....	771	1,535,000	....
National Protective Legion..... Waverly, N. Y. 1891.	1894	788	2	647	1,201	600,500	1.8
	1893	686	3	484	1,062	531,000	3.1
	1892	851	2	417	863	431,500	3.1
	1891	514	....	83	431	215,500	....
National Provident Union..... New York city. 1883.	1894	681	56	979	5,900	11,631,000	9 2
	1893	807	87	792	6,254	12,375,000	13.8
	1892	790	74	583	6,326	12,969,000	11.8
	1891	650	78	871	6,193	13,131,000	12.3
	1890	1,508	68	640	6,492	14,024,000	11.2
	1889	1,248	44	442	5,692	12,529,000	8.3
	1888	1,242	35	394	4,880	11,164,000	7.8
	1887	1,515	20	153	4,067	9.456,000	5.9
	1886	1,500	11	103	2,725	6,424,000	5.4
	1885	845	6	62	1,339	3,202,000	6.3
National Union..... Toledo, O. 1881.	1894	5,753	336	4,269	44,707	136,725,000	7.6
	1893	7,170	330	3,847	43,559	135,011,000	7.8
	1892	....	....	....	40,566	126,613,000	....
Protected Home Circle..... Sharon, Pa. 1886.	1894	5,153	53	1,755	12,201	14,523,000	5.0
	1893	2,434	61	1,108	8,856	10,785,500	7.0
	1892	....	....	....	7,591	9,315,500	....

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INSURANCE ACCOUNT.—*Continued.*

Name and Location of Company and Date of Organization.	Year.	Policies Written.	Policies Terminated.		Insurance in Force.		Death Rate Per 1000.
			By Death.	By Lapse.	Policies.	Amount.	
Royal Arcanum.....	1894	16,995	1,344	4,750	159,307	463,063,500	8.7
Boston, Mass. 1877.	1893	16,086	1,296	3,553	148,426	432,748,500	9.1
	1892	17,293	1,141	3,729	137,189	401,083,500	8.7
	1891	17,089	1,009	2,680	124,766	365,778,000	8.5
	1890	16,802	947	2,482	111,366	327,204,000	9.0
	1889	13,357	750	1,599	97,993	288,471,000	8.1
	1888	10,789	690	2,335	86,935	256,569,000	8.3
	1887	10,847	636	1,863	79,171	234,079,500	8.5
	1886	12,010	522	1,622	70,823	209,595,000	7.9
	1885	9,217	430	1,641	60,957	180,709,500	7.5
Royal Templars of Temperance.	1894	1,005	189	784	12,275	14,763,400	15.4
Buffalo, N. Y. 1877.	1893	1,198	207	1,430	12,243	16,729,400	16.6
	1892	968	231	1,753	12,682	19,036,125	17.5
	1891	776	201	2,010	13,698	19,763,000	14.0
	1890	....	....	....	15,133	21,936,000	12.2
	1889	1,682	163	678	15,701	22,961,000	10.7
	1888	1,232	179	858	14,860	22,482,500	12.1
	1887	1,573	198	2,203	14,665	21,222,500	13.1
	1886	2,029	150	916	15,493	.....	10.0
	1885	1,541	143	1,981	14,530	.....	9.7
United Friends, Order of.....	1894	996	261	4,027	17,398	29,214,500	13.7
Poughkeepsie, N. Y. 1881.	1893	2,011	260	1,915	20,726	35,991,500	12.5
	1892	2,083	307	1,991	20,914	36,593,500	14.6
	1891	2,067	292	2,989	21,129	37,792,000	13.3
	1890	2,244	288	2,116	22,343	39,568,000	12.9
	1889	3,236	267	1,966	22,503	40,890,000	12.1
	1888	5,364	194	1,212	21,500	40,175,000	10.2
	1887	6,521	119	554	17,542	34,410,000	8.1
	1886	3,369	86	794	11,932	24,446,000	8.0
	1885	2,639	75	789	9,443	19,954,000	8.8
United W'kmen, Ancient Order of	1894	1,181	490	2,545	29,088	58,176,000	16.3
Dunkirk, N. Y. 1874.	1893	1,860	474	1,602	30,942	61,884,000	15.3
	1892	2,320	465	1,925	31,158	62,316,000	14.9
	1891	2,247	382	1,706	31,228	62,456,000	12.3
	1890	2,866	432	2,468	31,069	62,138,000	14.0
	1889	3,662	317	1,319	31,103	62,206,000	10.5
	1888	3,674	281	1,349	29,077	58,154,000	10.0
	1887	4,855	271	1,016	27,033	54,066,000	10.7
	1886	3,279	179	516	23,465	46,930,000	8.1
	1885	2,716	198	1,311	20,881	41,762,000	9.7

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RESERVE FUNDS AND AMOUNT OF ONE ASSESSMENT.

The following shows the amounts of the reserve or emergency funds held by a number of associations that furnished the figures to us, and also the amounts realized by one assessment or premium call on the entire membership.

LIFE ASSOCIATIONS.

NAME AND LOCATION OF ASSOCIATION.	Com menced Business.	Reserve Fund Dec. 31, 1894.	One Assessment on Entire Membership.
American Co-operative Relief, Syracuse, N. Y.	1880	12,442	(*)
American Mutual Life, Elkhart, Ind.	1885	9,184	8,000
Bankers Alliance, Los Angeles, Cal.	1888	162,788	29,173
Bankers and Merchants Life, Chicago.	1893	16,750	14,476
Bankers Life, Des Moines, Ia.	1879	1,497,091	97,000
Bankers Life, St. Paul, Minn.	1880	515,525	8,000
Bankers Life, New York.	1869	111,211	(*)
Bay State Beneficiary, Boston, Mass.	1881	262,791	95,000
Brotherhood of Railroad Trainmen, Galesburg, Ill.	1883	(*)	22,359
Canton Masonic, Canton, Ill.	1874	(*)	5,816
Chenango Mutual Relief, Oxford, N. Y.	1881	26,326	4,900
Citizens Life, Cherokee, Ia.	1885	1,305	(*)
Commercial Travelers, Syracuse, N. Y.	1872	102,951	29,249
Chicago Guaranty Fund, Chicago, Ill.	1884	157,564	18,000
Connecticut Indemnity, Waterbury.	1887	50,000	25,000
Covenant Mutual, Galesburg, Ill.	1877	300,000	185,795
Des Moines Life, Des Moines, Ia.	1885	90,032	23,861
Economic Life, Clinton, Ia.	1891	5,051	1,037
Elkhart Masonic Mutual, Elkhart, Ind.	1887	5,000	967
Empire State Degree of Honor, Stockton, N. Y.	1886	1,802	(*)
Equal Rights Benefit Association, Albany, N. Y.	1883	9,799	1,460
Equitable Mutual Life, Waterloo, Ia.	1881	31,500	5,500
Federal Life, Davenport, Ia.	1882	57,003	8,278
Fidelity Mutual Life, Philadelphia, Pa.	1879	994,152	213,373
Franklin Life, Springfield, Ill.	1884	119,973	(*)
German-American Mutual, Atlanta, Ga.	1894	100,000	2,093
German Mutual Benefit, Chicago, Ill.	1875	40,289	(*)
Gold and Stock Life, New York City.	1878	7,137	416
Golden Eagle Association, Brooklyn, N. Y.	1884	1,000	675
Hartford Life and Annuity, Hartford, Conn.	1880	1,180,241	280,000
Industrial Benefit, Syracuse, N. Y.	1885	23,866	.....
Insurance Clerks Mutual Benefit, New York city.	1872	27,049	896
Iowa Masons Benevolent, Oskaloosa, Ia.	1876	31,619	13,088
Kentucky Life and Accident, Louisville, Ky.	1889	51,331	5,855
Keystone Mutual Benefit, Allentown, Pa.	1878	.....	1,837
Knights Templars and Masonic, Cincinnati, O.	1877	394,840	65,500
Maine Benefit Life, Auburn, Me.	1885	87,700	28,471
Masonic Aid of Dakota, Yankton, S. D.	1886	21,942	10,000
Masonic Life of Western New York, Buffalo, N. Y.	1872	67,508	10,390
Masonic Mutual Aid, Minneapolis, Minn.	1877	10,649	11,500
Masonic Mutual Benefit, Topeka, Kan.	1873	60,000	4,072
Masonic Mutual Life, Cleveland, O.	1883	73,144	11,000
Masons Union Life, Indianapolis, Ind.	1887	17,026	(*)
Massachusetts Benefit Life, Boston, Mass.	1878	1,085,695	(*)
Mercantile Benefit, New York City.	1877	82,399	10,500
Merchants and Manufacturers, Westfield, Mass.	1894	1,334	2,100
Merchants Life of the United States, St. Louis, Mo.	1890	104,845	10,000
Minnesota Masonic Relief, St. Paul.	1873	.....	8,000
Minnesota Odd Fellows Mut. Benefit, St. Paul.	1870	.....	7,000
Minnesota Scandinavian Relief, Red Wing.	1879	40,055	3,367
Mutual Benefit Association, Toledo, Ia.	1882	31,730	2,999
Mutual Benefit Association, Riverhead, N. Y.	1876	16,616	(*)
Mutual Reserve Fund, New York City.	1881	3,827,635	614,572
National Life Association, Hartford, Conn.	1885	113,719	(*)

* No report.

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RESERVE FUNDS AND AMOUNT OF ONE ASSESSMENT—*Continued.*

NAME AND LOCATION OF ASSOCIATION.	Commenced Business.	Reserve Fund Dec. 31, 1804.	One Assessment on Entire Membership.
National Life-Maturity, Washington, D. C	1883	$261,683	$62,890
National Mutual Life, Minneapolis, Minn	1887	150,000	27,000
Northern Fraternal Ins. Association, Marshalltown, Ia	1882	57,887	4,000
Northwestern Life, Chicago, Ill	1881	3,667	5,364
Northwestern Life, Minneapolis, Minn	1885	155,002	45,140
Northwestern Masonic Aid, Chicago, Ill	1874	721,627	50,000
Northwestern Mutual Relief, Madison, Wis	1882	81,652	11,375
Northwestern Ohio Masonic Relief, Toledo, O	1871	5,498	3,440
Northwestern Traveling Mens, Chicago, Ill	1875	9,000	6,400
Odd Fellows Mutual Aid and Accident, Piqua, O	1882	17,019	11,000
Old Wayne Mutual Life, Indianapolis, Ind	1883	7,974	4 500
Omaha Life Association, Omaha, Neb	1888	9,407	5,777
Peoples Mutual Benefit, Elkhart, Ind	1883	5,972	38,995
Preferred Bankers Life, Lansing, Mich	1893	6,159	1,230
Protective Life, Rochester N. Y	1880	40,484	7,300
Provident Aid Society, Portland, Me	1885	42,500	(*)
Provident Mutual Relief, Concord, N. H	1877	.....	4,000
Provincial Provident, St. Thomas, Ont	1884	98,125	(*)
Safety Fund Life, Monroe City, Mo	1892	5,500	4,127
Scandinavian Mutual Aid, Galesburg, Ill	1883	71,614	12,066
Scottish Rite K. T. and M. M., Dayton, O	1879	31,000	(*)
Security Mutual Life, Binghamton, N. Y	1887	124,909	.....
Southwestern Mutual Life, Marshalltown, Ia	1882	43,398	(*)
Southern Life, Union City, Tenn	1882	35,878	6,610
Triple Link Mutual Indemnity, Chicago, Ill	1892	12,125	3,500
United Life, New York City	1885	23,005	19,000
Western Mutual Life, Chicago, Ill	1894	5,129	5,052
Winona Mutual Benefit, Winona, Minn	1888	1,073	600
Wisconsin Odd Fellows Mutual Life, Milwaukee, Wis	1869	3,245	10,000
Young Mens Mutual Life, Cincinnati, O	1878	10,222	7,419

FRATERNAL ORDERS.

American Legion of Honor, Boston	1878	581,566	80,000
Artisans Order of Mutual Protection, Philadelphia	1873	40,800	3,000
Bankers Mutual Union, Kansas City, Mo	1894	3,500	850
Ben Hur, Sup. Tribe of, Indianapolis, Ind	1894	348	700
Bohemian Roman Catholic Central Union, Cleveland, O.	1877	.....	11,000
Catholic Benevolent Legion, Brooklyn, N. Y	1881	.....	34,361
Catholic Knights of America, Fort Wayne, Ind	1877	268,403	17,000
Christian Burden Bearers, Manchester, N. H	1885	18,924	2,000
Empire Knights of Relief, Buffalo, N. Y	1891	17,961	1,900
Equitable Aid Union, Columbus, Pa	1879	.....	63,700
Foresters of America, Ancient Order, Brooklyn, N. Y	1876	1,841	3,725
Foresters, Independent Order, Toronto, Can	1881	1,155,296	83,663
Fraternal Mystic Circle, Columbus, O	1884	91,925	14,710
Free Sons of Israel, Independent Order of, New York city.	1871	599,684	(*)
Good Fellows, Royal Society of, Boston, Mass	1882	.....	5,873
Grand Fraternity, Philadelphia, Pa	1885	29,059	1,348
Home Circle, Boston, Mass	1880	.....	8,200
Home Forum, Chicago, Ill	1892	.....	5,042
Iowa Legion of Honor, Cedar Rapids, Ia	1879	8,715	6,000
Knight and Ladies of Golden Star, Newark, N. J	1883	876	3,284
Knights and Ladies of Honor, Indianapolis	1877	.....	40,000
Knights of Honor, St. Louis, Mo	1873	.....	126,850
Knights of Pythias, Chicago, Ill	1877	.....	84,107
Knights of St. John and Malta, New York city	1883	911	2,289
Knights of Sobriety, Fidelity and Integrity, Syracuse, N.Y	1889	140,628	5,078
Ladies Catholic Benevolent, Erie, Pa	1890	11,326	6,957

* No report.

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RESERVE FUNDS AND AMOUNT OF ONE ASSESSMENT—*Continued.*

NAME AND LOCATION OF ASSOCIATION.	Commenced Business.	Reserve Fund Dec. 31, 1894.	One Assessment on Entire Membership.
Ladies of the Maccabees, Ann Arbor, Mich	1890	.....	$17,018
Legion of the Red Cross, Baltimore, Md	1885	.....	1,771
Maccabees, Order of the, Port Huron, Mich	1881	$161,095	108,000
Mutual Protection, Order of, Chicago, Ill	1878	3,415	2,372
National Alliance Aid, Topeka, Kan	1892	.....	4,000
National Provident Union, New York city	1883	.....	6,000
National Reserve Association, Kansas City, Mo	1891	5,874	2,300
National Union, Toledo, O	1881	.....	64,880
New England Commercial Travelers, Boston	1877	21,048	(*)
Pilgrim Fathers, United Order of, Lawrence, Mass	1879	.....	21,000
Protected Home Circle, Sharon, Pa	1886	124,712	11,277
Royal Arcanum, Boston, Mass	1877	.....	269,000
Royal League, Chicago, Ill	1883	.....	21,000
Royal Templars of Temperance, Buffalo, N. Y	1877	10,234	10,781
Scottish Clans, Order of, Boston, Mass	1878	.....	4,000
United Friends of Michigan, Flint, Mich	1889	.....	4,521
Woodmen of the World, Sovereign Camp, Omaha, Neb.	1890	.....	20,110
ACCIDENT ASSOCIATIONS.			
American Accident Company, Louisville, Ky	1889	100,000	(*)
American Masonic Accident, Minneapolis, Minn	1890	6,000	9,084
American Mutual Accident, Oshkosh, Wis	1888	7,910	(*)
American Sick Benefit and Accident, New York city	1888	2,000	1,538
Atlas Accident, Boston, Mass	1890	5,700	(*)
Bankers Accident, Des Moines, Ia	1893	.....	10,060
Capitol Accident Company, Springfield, Ill	1886	5,000	(*)
Commercial Mutual Accident Company, Philadelphia, Pa.	1888	10,000	(*)
Commercial Travelers Mutual Accident, Utica, N. Y	1883	35,345	26,018
Continental Masonic Accident, Chicago	1894	5,000	2,708
Empire Sick and Accident, Troy, N. Y	1893	8,000	2,133
Equitable Accident, Boston, Mass	1893	5,438	5,438
Father Mathew Fraternal, Springfield, Mass	1892	1,018	1,000
Fidelity Mutual Aid, San Francisco, Cal	1888	6,000	4,391
Fraternal Aid Association, Lawrence, Kan	1890	5,000	5,500
Globe Accident, Indianapolis, Ind	1892	5,000	7,500
Iowa Mutual Accident, Nora Springs	1894	.....	494
Iowa State Traveling Mens, Des Moines, Ia	1880	4,819	18,300
Masonic Equitable Accident, Boston, Mass	1891	12,659	(*)
Massachusetts Mutual Accident, Boston, Mass	1883	7,073	(*)
Mercantile Mutual Accident, Boston, Mass	1881	11,000	15,000
Merchants and Travelers Accident, Syracuse, N. Y	1892	8,000	(*)
Metropolitan Accident, Chicago, Ill	1885	21,371	21,000
Mutual Indemnity Company, San Francisco	1893	6,013	(*)
National Accident, New York city	1885	11,963	15,806
National Masonic Accident, Des Moines, Ia	1889	9,762	14,643
New England Mutual Accident, Boston, Mass	1884	24,933	(*)
North American Accident, Chicago, Ill	1886	24,660	20,300
Northwestern Benevolent, Duluth, Minn	1891	5,000	5,258
Odd Fellows Accident, Boston, Mass	1892	.....	18,759
Preferred Masonic Mutual, Detroit, Mich	1889	8,690	(*)
Provident Mutual Accident, Philadelphia	1889	15,700	34,500
Railway Officials and Employes, Indianapolis, Ind	1889	12,000	60,895
Star Accident Company, Chicago, Ill	1884	10,000	28,000
Traders and Travelers Accident, New York city	1887	21,000	(*)
Travelers Preferred Accident, Chicago, Ill	1887	5,000	.....
Underwriters Mutual Accident, Des Moines, Ia	1894	.....	2,160
United States Benevolent, Saginaw E. S., Mich	1891	3,874	3,191
United States Mutual Accident, New York city	1877	60,214	110,867
Woodmen Accident Association, Lincoln, Neb	1890	5,037	9,605

* No report.

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EXTRACTS FROM NEW YORK STATE REPORT.

ASSOCIATIONS REINCORPORATED.

The following-named assessment and fraternal beneficiary associations were reincorporated in 1894:

Chenango Mutual Relief, Oxford, N. Y.
Independent Order of Free Sons of Judah, New York.
Independent Order Ahawas Israel, New York.
Independent Order Sons of Abraham, New York.
Independent Order Brith Abraham of the United States of America, New York.
Order of Select Knights, Batavia, N. Y.

ASSOCIATIONS ORGANIZED.

Fraternal beneficiary associations organized in 1894 and 1895:
Independent Order of American Israelites, New York.
Order of Round Robins, Supreme Council, New York.
Great Camp of the Knights of the Maccabees for the State of New York, Buffalo, N.Y.

ADMITTED TO NEW YORK.

The following-named assessment and fraternal beneficiary associations of other States were admitted to do business in New York State in 1894 and 1895:

Park City Life Insurance Company, Bridgeport, Conn.
Bankers Life Association, St. Paul, Minn.
Bankers Alliance of California, Los Angeles, Cal.
Massachusetts Mutual Accident Association, Boston, Mass.
National Life-Maturity Insurance Company, Washington, D. C.
Northwestern Life Association, Minneapolis, Minn.
Supreme Council of the Loyal Additional Benefit Association, Jersey City, N. J.
Locomotive Engineers Mutual Life and Accident Insurance Association, Cleveland, O.
United Order of the Golden Cross, Knoxville, Tenn.
Protected Home Circle, Sharon, Pa.
National Union, Toledo, O.

ASSOCIATIONS EXAMINED.

The following associations were examined by the Insurance Department officials of New York State in 1894 and 1895:

Mutual Relief Association, New York.
National Benevolent Legion, New York.
Life and Accident Insurance Corporation, New York.
New York Physicians Mutual Aid Association, New York.
United States Mutual Accident Association, New York.
Masonic Assurance Association,* New York.
Legion of Justice, New York.
Home Benefit Society, New York.
Triennial Benefit League,* Brooklyn.
Order of United Friends, Poughkeepsie.
Womens Mutual Insurance and Accident Company,* New York.

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ASSOCIATIONS EXAMINED—*Continued.*

Templars of Liberty of America, New York.
International Investment Union (not incorporated under insurance law),* Rochester.
National Provident Union, New York.
Order of the American Star, New York.
Mutual Benefit Life Association of America,* New York.
Chenango Mutual Relief, Oxford.
Independent Order of American Israelites, New York.
Provident Fund Society, New York.
Ætna Live Stock Insurance Company, Glens Falls.
The Royal Benefit Society, New York.
Great Camp of the Knights of the Maccabees for the State of New York, Buffalo.
Mutual Reserve Fund Life Association, New York.

* These associations reported by the Superintendent to the Attorney-General.

LIVE-STOCK INSURANCE ASSOCIATIONS.

The following co-operative live-stock insurance associations were organized in 1894 and 1895:

Equine Mutual Insurance Company, Binghamton.
New York Mutual Live Stock Insurance Company, Buffalo.

CO-OPERATIVE INSURANCE ASSOCIATIONS PLACED IN HANDS OF RECEIVERS.

NAME OF ASSOCIATION.	Location.	Receiver.
Chautauqua Mutual Life.....	Mayville ...	Theodore Wilder, Rochester.
Citizens Mutual Life Insur. Assn..	New York..	Rollin M. Morgan, Times Bldg., New York.
Co-operative Life & Accident Assn	New York..	William J. Lacey, 39 Nassau st., New York.
Empire Order of Mutual Aid.....	Balston	George W. Maxon, Ballston.
Equitable Reserve Fund Life Assn.	New York..	John H. Von Glahn, New York.
Family Fund Society	New York..	Francis V. S. Oliver, 145 B'way, New York.
Flour City Life Association.....	Rochester ..	Frederick W. Smith, Rochester.
Guaranty Mutual Accident Assn ..	New York..	Arthur S. Suria, 195 Broadway, New York.
Guarantee Alliance.....	Elmira	Solomon F. Higgins, 291 B'way, New York.
Home & Provident Saf. Fund Assn	New York..	Charles H. Daniels, 7 Murray st., New York.
Home Benefit Association	New York..	David McClure, 22 William st., New York.
Income Life Association.....	New York..	James J. Nealis, 251 E. B'way, New York.
Life and Reserve Association	Buffalo.....	Herman Waterman, Buffalo.
The Life Union	New York..	David McClure, 22 William st., New York.
Manufacturers Acc. Indemnity Co.	Geneva.....	D. J. Van Auken, Geneva.
Masonic & Ministerial Relief Assn.*	Chatham...	.....
Masonic Assurance Association ...	New York..	Maunsell B. Field, 32 Nassau st., New York.
Mut. Ben. Life Assn. of America..	New York..	S. W. Millbank, 177 Broadway, New York.
Mutual Relief Society.....	Rochester ..	H. T. Braman, Rochester.
National Mutual	New York..	D. E. Anthonv, World Bldg., New York.
National Benefit Society.....	New York..	David McClure, 22 William st., New York.
New York State Mut. Benefit Assn	Syracuse ...	David McClure, 22 William st., New York.
Ontario Mutual Accident Assn....	New York..	Harry H. Beadle, 320 Union st., Brooklyn.
Orden Germania.....	New York..	Benno Lewinson, 119 Nassau st., New York.
Triennial Benefit League.....	Brooklyn...	William J. Carr, 189 Montague st., Brooklyn.

* Dissolved by consent of members.

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STATE OFFICIALS HAVING AUTHORITY IN INSURANCE MATTERS.

[Corrected to May 1, 1895.]

STATE.	NAMES.	ADDRESS.	TITLE.	Next Session of Legislature.
Alabama	John Purifoy	Montgomery	Auditor of State	Nov., 1896
Arizona	James A. Fleming	Phœnix	Ter. Treas. & Ins. Com.	Feb., 1897
Arkansas	C. B. Mills	Little Rock	Auditor of State	Jan., 1897
California	M. R. Higgins	San Francisco	Ins. Commissioner	Jan., 1897
Colorado	C. C. Parks	Denver	Superintendent of Ins.	Jan., 1897
Connecticut	F. A. Betts	Hartford	Ins. Commissioner	Jan., 1897
Delaware	Peter K. Meredith	Georgetown	Ins. Commissioner	Jan., 1897
Dis. of Columbia	Matthew Trimble	Washington	Assessor	.....
Florida	C. B. Collins	Tallahassee	State Treasurer	Apr., 1897
Georgia	W. A. Wright	Atlanta	Ins. Commissioner	Nov., 1896
Idaho	Charles Bunting	Boise City	State Treasurer	Jan., 1897
Illinois	B. K. Durfee	Springfield	Superintendent of Ins.	Jan., 1897
Indiana	A. C. Daily	Indianapolis	Auditor of State	Jan., 1897
Iowa	C. G. McCarthy	Des Moines	Auditor of State	Jan., 1896
Kansas	G. T. Anthony	Topeka	Superintendent of Ins.	Jan., 1897
Kentucky	H. F. Duncan	Frankfort	Ins. Commissioner	Jan., 1897
Louisiana	Geo. Spencer.	New Orleans	Asst. Secretary of State	May, 1896
Maine	Stephen W. Carr	Augusta	Ins. Commissioner	Jan., 1897
Maryland	I. Freeman Rasin	Baltimore	Ins. Commissioner	Jan , 1896
Massachusetts	Geo. S. Merrill	Boston	Commissioner of Ins.	Jan., 1896
Michigan	Theron F. Giddings	Lansing	Commissioner of Ins.	Jan., 1897
Minnesota	C. H. Smith	St. Paul	Ins. Commissioner	Jan., 1897
Mississippi	W. W. Stone	Jackson	Auditor of Pub. Accounts	Jan., 1896
Missouri	Jas. R. Waddill	St. Louis	Superintendent of Ins.	Jan., 1897
Montana	A. B. Cook	Helena	State Auditor	Jan., 1897
Nebraska	Eugene Moore	Lincoln	Auditor of Pub. Accounts	Jan., 1897
Nevada	C. A. LaGrave	Carson City	State Comptroller	Jan., 1897
New Hampshire	John C. Linehan	Concord	Ins. Commissioner	Jan., 1897
New Jersey	Geo. S. Duryee	Trenton	Ins. Commissioner	Jan., 1897
New Mexico	Dometrio Perez	Santa Fe	Territorial Auditor	Dec., 1896
New York	James F. Pierce	Albany	Superintendent of Ins.	Jan., 1897
North Carolina	Octavius Coke	Raleigh	Secretary of State	Jan., 1897
North Dakota	Fred. B. Fancher	Bismarck	Commissioner of Ins.	Jan., 1897
Ohio	Wm. M. Hahn	Columbus	Superintendent of Ins.	Jan., 1896
Oklahoma	Thomas J. Lowe	Guthrie	Ins. Commissioner	Jan., 1897
Oregon	H. R. Kincaid	Salem	Secretary of State	Jan., 1897
Pennsylvania	James H. Lambert	Harrisburg	Ins. Commissioner	Jan., 1897
Rhode Island	A. C. Landers	Providence	Ins. Commissioner	Jan., 1897
South Carolina	James Norton	Columbia	Comp. General of State	Nov., 1896
South Dakota	J. E. Hipple	Pierre	Auditor of State	Jan., 1897
Tennessee	E. B. Craig	Nashville	Commissioner of Ins.	Jan., 1897
Texas	A. J. Rose	Austin	Ins. Commissioner	Jan., 1897
Utah	C. C. Richards	Salt Lake City	Secretary of Territory	Jan., 1896
Vermont	C. W. Brownell	Burlington	Secretary of State	Oct., 1896
	Henry F. Field	Rutland	Treasurer	
Virginia	Morton Marye	Richmond	Auditor of Pub. Accounts	Dec., 1897
Washington	Jas. H. Price	Olympia	Sec. of State & Ins. Com.	Jan., 1897
West Virginia	I. V. Johnson	Charleston	State Auditor	Jan., 1897
Wisconsin	W. A. Fricke	Madison	Commissioner of Ins.	Jan., 1897
Wyoming	W. O. Owen	Cheyenne	State Auditor	Jan., 1897

CANADA.

Dom. of Canada	Wm. Fitzgerald	Ottawa	Superintendent of Ins.	.....
Prov. of Ontario	Dr. J. H. Hunter	Toronto	Inspector of Insurance	.....

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BUSINESS OF ONE HUNDRED AND SIXTY-FOUR ASSOCIATIONS IN 1894.

The following table shows the amount of insurance written in 1894, and the amount of insurance in force January 1, 1895, by one hundred and sixty-four associations that had upward of $1,000,000 in force at the beginning of 1895. In comparing expenses it should be borne in mind that the fraternal societies do not include in their reports admission fees, medical fees or annual dues paid to lodges:

Date of Organization.	NAME AND LOCATION OF COMPANY.	Income from all Sources.	Accumulated to Credit of Members in 1894.	Expenditures in 1894.			Financial Cond'n.		Insurance Account.	
				Paid for Claims.	Expenses.	Total.	Available Assets.	Liabilities.	Insurance Written in 1894.	Insurance in Force Jan. 1, 1895.
		$	$	$	$	$	$	$	$	$
1881	Mutual Reserve Fund Life Ass'n, New York city.....	4,943,740	307,203	3,078,787	1,557,750	4,636,537	5,536,116	2,259,936	66,408,225	293,366,106
1874	Northwestern Masonic Aid Ass'n, Chicago, Ill.....	2,355,506	18,194	1,884,657	449,959	2,337,312	1,228,417	461,790	22,344,500	141,154,500
1878	Massachusetts Benefit Life Ass'n, Boston, Mass.....	2,440,196	81,109	1,863,802	495,285	2,359,087	1,837,505	485,910	16,217,900	106,889,455
1877	Covenant Mutual Life Ass'n, Galesburg, Ill.....	1,486,647	—39.963	1,218,559	308,051	1,526,610	1,332,331	408,257	17,327,500	98,440,375
1880	Hartford Life and Annuity Ins. Co., Hartford, Conn.	1,720,879	124,786	1,160,251	346,076	1,596,093	2,218,388	1,815,784	12,114,000	87,875,783
1879	Bankers Life Association, Des Moines, Ia.....	750,630	250,624	370,649	129,957	500,606	1,616,227	30,356	13,612,000	59,296,000
1879	Fidelity Mutual Life Association, Philadelphia, Pa..	1,156,737	197,889	436,796	522,052	958,848	2,496,164	150,884	19,449,750	53,132,900
1881	Bay State Beneficiary Association, Boston, Mass	657,172	31,672	514,964	110,536	625,500	538,087	274.415	15,657,200	46,111,175
1883	Brotherhood of Railroad Trainmen, Galesburg, Ill...	635,725	—4,718	592,461	47,982	640,443	.....	.....	8,268,000	26,830,800
1884	Knights Temp. & Masons Life Ind. Co., Chicago, Ill.	409,303	52,478	291,643	65,182	356,825	297 382	64,845	2,991,827	25,432,712
1885	National Life Association, Hartford, Conn.....	558.639	50,092	299,548	208.999	508,547	6,114,298	5,055 456	12,209,196	24,647,134
1880	Bankers Life Association, St. Paul, Minn.....	430,895	105,300	234,813	90,783	325 595	704,047	27 000	4,350,000	23,486,000
1882	Odd Fellows Mut. Aid & Accident Ass'n, Piqua, O..	230,062	1,169	190,280	38,613	228,893	71,668	43,000	3,039 000	19,213,000
1884	U. S. Masonic Benev. Association, Council Bluffs, Ia.	260,431	—13,406	193,750	80,087	273 837	223,427	30,185	6,665,500	17,004,000
1892	World Mutual Benefit Ass'n, Wheeling, W. Va.....	138,468	4 208	52,756	80,531	134,260	39,138	9 255	6,624,900	16,744,500
1882	Northwestern Mut. Rel. Association, Madison, Wis..	185,320	28,292	132,073	24.848	157,028	90,503	67,000	1,943,000	16,263,000
1876	Northwestern Traveling Mens Ass'n, Chicago, Ill...	263,980	1,219	251,592	11,169	262,761	41,440	32,003	300,000	16,010,000
1887	National Mutual Life Ass'n, Minneapolis, Minn.....	159,131	—1,307	100,496	52,366	160,438	236,518	68,031	3,186,750	14,833,000
1872	Masonic Life Ass'n of West. N. Y., Buffalo, N. Y...	226,659	22,162	183,000	21,455	204,497	72.042	2,850	1,501,500	14,414,500
1885	Northwestern Life Ass'n, Minneapolis, Minn.....	182,614	16,701	102,250	63 431	165,913	219,918	23,000	4,479,750	14,411,550
1886	Security Mutual Life Association, Binghamton, N. Y.	250,122	62,836	64,002	123,284	187,286	330,669	31,484	5,839,900	13,756,200
1883	National Life-Maturity Ins. Co., Washington, D. C	337,966	8,462	271,753	57,751	329,504	729,690	320,969	1,662,485	13,690,822
1878	Knights Temp. & Masonic Mut. Aid Ass'n, Cin'ati, O	281,370	52,288	205,000	24,082	229,082	432.516	.....	701,000	13,598,000
1883	Scandinavian Mutual Aid Ass'n, Galesburg, Ill.....	165,868	18,184	126,850	20,802	147,684	105,935	30,733	1,050,500	12,670,000

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1884	Provincial Provident Institution, St. Thomas, Ont...	153,118	10,649	96,164	46,305	142,469	133,391	20,855	2,381,000	12,601,000
1889	Industrial Benefit Association, Syracuse, N. Y.....	230,813	3 558	113,298	109,660	227,255	68,322	29,125	7,721,500	12,577,850
1885	Maine Benefit Life Association, Auburn, Maine.....	199,575	7,666	150,000	41,845	191,909	141,446	47.904	2,093,500	12,486,000
1877	Jewelers League of the City of New York.....	179,581	—13,855	183,600	9,836	193.436	143,681	.....	325,000	12,420,000
1886	United Life Insurance Ass'n, New York city.....	169,590	—17,885	137,502	49,972	187,475	95.227	66,804	2,041,200	12,191,300
1883	Masonic Mutual Life Association, Cleveland, O.....	131,507	12,353	100,000	18,686	119,154	81.244	5,000	786,000	11,745,000
1885	Des Moines Life Association, Des Moines, Ia.....	213,815	66.770	74,983	65,410	147,045	217,250	18,000	5,311,500	10,669,000
1888	Bankers Alliance of California, Los Angeles.....	133,977	6 670	82,555	44,752	127,307	194.833	10,000	7,251,250	10,592,500
1877	Mercantile Benefit Association, New York city.....	151,024	—20,842	138,750	28,868	171,866	108 589	157,991	270,000	10,578,000
1882	Southwestern Mutual Life Ass'n, Marshalltown, Ia..	112,814	2,362	58,308	52,144	110,452	67,281	10,644	3,640,000	8,697,500
1878	Western Commercial Travelers Ass'n, St. Louis, Mo.	101,625	874	96,000	4,751	100.751	44.327	.....	460,000	8,208,000
1869	Expressmens Mutual Ben. Ass'n, Elmira, N. Y	138,263	24,230	110,446	3,113	114,033	58,651	18,059	888,000	7,418,000
1881	Equitable Mutual Life Ass'n, Waterloo, Ia.....	111,429	—3,936	88,601	26,764	115.365	75,916	29,403	3,830,740	7,296,805
1883	Connecticut Indemnity Association, Waterbury.....	208,851	70,805	42,014	96,032	138,046	276,815	27,250	3,847,675	7,250,400
1884	Chicago Guaranty Fund Life Society	174,413	22,333	107,766	44,250	152,080	214,064	. 24,032	1,004,000	7,193,000
1869	Wisconsin Odd Fel. Mut. Life Ins. Co., Milwaukee.	171,089	—7,340	154.775	23,654	178,429	67,856	44,203	770,000	7,150,000
1884	Franklin Life Association, Springfield, Ill.....	110,942	23,196	47,500	40,219	87,746	131,090	.....	2,292,750	6 940,750
1886	Masonic Aid Ass'n of Dakota, Yankton, S. D.....	59,493	6,096	48,000	5.397	53.397	26,942	5,000	1,621,000	6,849,000
1876	Iowa Masons Benevolent Society, Oskaloosa, Ia.....	146,146	—5,710	130,000	21,856	151,856	31,749	24,511	637,000	6,768,000
1890	Knights of the Globe Mut. Ben. Ass'n, Freeport, Ill.	31,145	—2,632	19,325	14,452	33,777	3.071	2,305	.....	6,728,500
1889	Amer. Temperance Life Ins. Ass'n, New York city..	84.639	6,021	42,300	36,318	78,618	35,980	19,500	1,614,500	6,368,500
1877	Prov. Mutual Relief Association, Concord, N. H.....	81,897	2,537	76,023	3,337	79,360	14,537	5,000	226,000	5,960,000
1873	Masonic Mut. Benefit Society of Kansas, Topeka...	80,968	6,690	68,590	5,688	74,278	79,151	7,925	209 725	5,870,840
1878	Valley Mut. Life Ass'n of Va., Staunton, Va..... ...	146,589	—7,762	118,075	32,623	154,351	348,494	163,450	510,120	5,764,325
1884	Home Friendly Society, Baltimore, Md.....	135,171	3,190	48.222	83,705	131,981	49,075	20,250	3,731,880	5,700,950
1872	Commercial Trav. Life Ass'n, Syracuse, N. Y.....	151,840	—14,620	151,678	14.553	166.460	154,184	33,004	518,000	5,679,500
1882	Northern Fraternal Ins. Ass'n, Marshalltown, Ia....	64,574	10,248	37,500	16,826	54,3.6	62,825	.....	637,000	5,617,000
1880	Protective Life Ass'n (Life Dep't), Rochester, N. Y..	91,273	4,821	63,758	21,662	86,452	54,924	2.348	789.000	5,575,000
1879	Minn. Scandinavian Relief Ass'n, Red Wing, Minn..	75,967	8,875	52,500	14,535	67,092	62,201	18,209	824,000	5,438,500
1886	Fraternal Beneficial Ass'n, Toledo, O.....	51,299	7,816	32,653	10,830	43,483	30,147	.....	2,380,000	5,290,500
1885	Provident Aid Society, Portland, Me.....	65,466	—8,019	60,500	12,847	73,485	53,483	18,500	71,000	5,240,000
1884	Peninsular Masonic Aid Association, Caro, Mich....	51,371	—1,672	44,526	8,513	53,043	308	.....	627,000	5,213,000
1869	Masonic Mutual Ben. Society, Indianapolis, Ind.....	190,873	3,484	153,446	33,943	187,389	336,557	128,271	.....	5,010,000
1877	Masonic Mut. Aid Association, Minneapolis, Minn..	68,376	3.505	. 56,000	8,864	64,871	24,450	13,000	269,000	4,858,000
1869	U. B. Mutual Aid Society of Pa., Lebanon.....	287,954	—1,891	247,562	42,282	289,845	269,358	118,250	755,000	4,835,000
1880	American Co-op. Relief Ass'n, Syracuse, N. Y.....	77,062	—24,882	77,950	23,986	101,944	49,065	39,319	910,500	4,586,500

The minus sign (—) indicates an excess of disbursements over income.

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BUSINESS OF ONE HUNDRED AND SIXTY-FOUR ASSOCIATIONS IN 1894—*Continued.*

Date of Organization.	NAME AND LOCATION OF COMPANY.	Income from all Sources.	Accumulated to Credit of Members in 1894.	Expenditures in 1894.			Financial Cond'n.		Insurance Account.	
				Paid for Claims.	Expenses.	Total.	Available Assets.	Liabilities.	Insurance Written in 1894.	Insurance in Force Jan. 1, 1895.
		$	$	$	$	$	$	$	$	$
1870	Minn. Odd Fellows Mut. Ben. Soc., St. Paul, Minn.	80,569	5,243	70,000	5,326	75,326	.....	.....	.....	4,496,000
1874	Canton Masonic Mut. Benev. Society, Canton, Ill...	64,321	—3,878	53,148	15,038	68,199	32,653	1,084	470,500	4,466,500
1882	Empire Life Insurance Co., New York city	76,267	4,312	36,277	35,678	71,955	56,575	11,776	2,174,200	4,361,400
1890	Merchants Life Ass'n of the U. S., St. Louis, Mo....	87,451	44,832	18,864	23,755	42,619	107,840	5,000	1,622,500	4,293,500
1875	German Mutual Benefit Ass'n, Chicago, Ill.....	48,681	4,583	38,160	5,938	44,098	81,283	10,000	151,000	4,244,000
1877	Western Catholic Union, Quincy, Ill.....	48,947	1,400	46,000	1,547	47,547	5,173	.....	303,000	4,126,000
1867	Telegraphers Mutual Ben. Ass'n, New York city....	54,838	—2,599	52,567	4,863	57,437	139,303	11,638	259,000	4,089,000
1869	Bankers Life Ins. Co. of the City of New York.....	69,153	6,209	26,654	36,290	62,944	144,810	13,849	2,880,700	3,970,244
1883	Jewelers and Tradesmens Co., New York city.....	78,492	933	39,770	37,787	77,559	30,219	14,000	1,147,850	3,890,600
1878	Keystone Mutual Benefit Ass'n, Allentown, Pa.....	81,043	6,978	52,390	21,675	74,065	26,182	16,500	449,500	3,875,500
1882	Mutual Benefit Association, Toledo, Ia.....	39,006	—281	27,996	11,291	39,287	52,480	20,000	188,000	3,813,000
1883	Chenango Mutual Relief, Oxford, N. Y.....	57,765	17,596	27,000	13,169	40,169	49,284	1,976	753,000	3,601,500
1888	Equity Life Association, Staunton, Va.....	49,301	17,002	1,866	27,787	32,299	106,212	3,000	1,665,654	3,509,565
1893	Bankers and Merchants Life Ass'n of Illinois, Chicago	80,564	17,787	12,000	50,777	62,777	39,941	.....	3,993,000	3,433,000
1873	Minn. Masonic Relief Ass'n, St. Paul, Minn.....	45,053	—5,290	44,169	6,174	50,343	3,379	1,853	337,500	2,880,500
1878	Young Mens Mut. Life Ass'n, Cincinnati, O.....	37,298	1,718	30,000	5,580	35,580	21,268	.....	223,000	2,818,000
1883	Old Wayne Mutual Life Ass'n, Indianapolis, Ind....	52,649	193	41,240	11,216	52,456	7,974	.....	1,983,000	2,809,000
1889	Guaranty Fund Life Ass'n, Council Bluffs, Ia.....	52,143	712	24,000	27,431	51,431	32,561	2,046	1,911,000	2,704,000
1882	Federal Life Ass'n, Davenport, Ia.....	52,824	7,664	21,000	22,679	45,160	67,860	456	451,000	2,675,000
1892	Security Life Association, Clinton, Ia.....	37,849	528	29,040	8,281	37,321	35,369	10,044	243,500	2,649,900
1871	Northwestern Ohio Masonic Rel. Ass'n, Toledo, O.	41,896	539	36,514	4,843	41,357	24,251	3,000	458,000	2,631,000
1883	Equal Rights Benefit Association, Albany, N. Y....	11,234	489	5,359	5,245	10,745	10,238	.....	792,200	2,512,400
1889	Farmers Acc. & Mut. Life Ass'n, Minneapolis, Minn.	17,768	—138	10,062	7,283	17,906	44,047	7,804	.....	2,456,000
1886	Empire State Degree of Honor, Stockton, N. Y.....	15,501	76	8,205	7,220	15,425	1,802	.....	1,461,500	2,267,500
1892	Triple Link Mut. Indemnity Ass'n, Chicago, Ill.....	26,390	3,331	12,012	10,970	23,059	15,298	911	816,500	1,995,000
1890	Scottish Rite K. T. & Mas. Mas. Aid Ass'n, Dayton, O	63,396	584	55,000	6,654	62,812	60,040	24,477	115,000	1,910,000
1881	Northwestern Life Association, Chicago, Ill.....	71,520	3,128	52,000	16,392	68,392	319,873	2,000	368,000	1,675,000

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1868	Southern Tier Masonic Relief Ass'n, Elmira, N. Y...	53,268	1,772	46,384	5,112	51,496	13,593	.....	25,000	1,640,500
1894	Western Mutual Life Association, Chicago, Ill.....	31,532	8,125	1,000	22,236	23,407	8,125	1,198	2,041,000	1,549,500
1876	Mut. Ben. Ass'n of Suffolk Co., Riverhead, L. I., N.Y.	17,524	4,523	11,800	1,145	13,001	16,670	.....	47,000	1,536,000
1877	Masons Union Life Ass'n, Indianapolis, Ind.....	27,155	2,917	14,000	10,238	24,238	17,026	.....	355,000	1,470,000
1892	Safety Fund Life Association, Monroe City, Mo.	19,253	3,976	2,000	13,250	15,277	14,703	3,809	1,393,000	1,454,000
1887	Reverting Fund Assurance Ass'n, Philadelphia, Pa..	43,698	17,154	10,650	15,894	26,544	108,163	1,750	556,867	1,285,986
1868	N. Y. Physicians Mut. Aid Ass'n, New York city....	14,421	1,566	11,881	971	12,855	29.540	8,293	61,000	1,224,000
1888	Omaha Life Association, Omaha, Neb.....	20,446	60	8,609	11,777	20,386	33,295	12,939	446,000	1,182,000
1885	Citizens Life Association, Cherokee, Ia.....	6,573	760	1,909	3,904	5,813	6.855	3,545	.....	1,116,500
1889	Kentucky Life and Acc. Ins. Co., Louisville.....	38,828	12,379	16,000	10,449	26,449	84,860	8,000	208,500	1,093,500
1891	Economic Life Association, Clinton, Ia.....	11,027	3,202	.....	7,825	7,825	18,345	.....	690,000	1,026,000
1894	Merchants and Mfrs. Life Ass'n, Westfield, Mass....	7,687	1,334	.....	6,353	6,353	1,334	.....	1,013,000	1,013,000
1893	Preferred Bankers Life Ass'ce Co., Lansing, Mich...	18,824	6,322	3,018	9,484	12,502	27,423	9,000	757,000	1,000,000
	Totals (100 associations).....	26,614,744	1,756,318	18,130,146	6,599,046	24,858,426	32,214,757	13,031 203	342,000,694	1,547,383,827

FRATERNAL ORDERS.

		$	$	$	$	$	$	$	$	$
1869	A. O. U. W. (entire order).....	7,644,974	—33,426	7,116,808	561,592	7,678,400	.....	.....	90,000,000	682,742,000
1877	Royal Arcanum, Boston, Mass	4,297.785	245.778	3,959.600	80,723	4,052,007	880,910	360,984	47,983,500	463,063,500
1884	Modern Woodmen of America, Frat. of, Fulton, Ill..	1,466,957	36,002	1,104,500	326.455	1,430,955	222,797	110,891	70,659,500	230,713,500
1873	Knights of Honor, St. Louis, Mo.....	3,917,528	—9,576	3,845,116	81,988	3,927,104	605,251	293.826	15,618,500	225,422,500
1878	American Legion of Honor, Boston, Mass.....	2,825,093	—10,612	2,751,074	58,854	2,835,705	842,320	179,598	7,049,500	142,901,500
1881	National Union, Toledo, O	1,200,823	—4,544	1,154,000	51,367	1,205,367	292,403	182,000	15,631,000	136,726,000
1883	Maccs., Order of the (Sup. Tent), Pt. Huron, Mich..	821,876	11,617	694,795	114,885	810,259	180,426	143,855	40,937,000	115,366,000
1878	Knights and Ladies of Honor, Indianapolis, Ind.....	1,140,263	9,836	1,089,124	41,303	1,130,427	298,687	306,810	13,720,000	88,059,500
1881	Foresters (I. O.), Toronto, Can.....	1,014,956	326,540	511,162	176,822	688,416	1,267,482	21,450	25,204,500	86,506,500
1881	Kts. of Maccs., Gt. Camp. for Mich., Pt. Huron, Mich.	479,746	—29,161	437,181	71,727	508 907	57,752	.....	14,253,000	84,640,000
1877	Knights of Pythias, Chicago, Ill.....	992,081	118,216	809,560	57,391	873,865	326,229	223,000	12,709,000	76,270,000
1881	Catholic Benev. Legion, Brooklyn, N. Y.....	851,005	—779	820,500	31,284	851,784	6.029	.....	6,846,500	64,479,000
1876	Catholic Mutual Benefit Ass'n, Brooklyn, N. Y.....	667,954	837	659,500	7,617	667,117	328,652	131,000	5,028,500	61,542,000
1879	Chosen Friends, Order of, Indianapolis, Ind	1,033,948	17,095	948,150	68,703	1,016,853	219,501	179,500	5,985,500	57,005,000
1879	Equitable Aid Union, Columbus, Pa.....	860,482	9,887	794,982	55,613	850,595	187,350	201,665	6,589,500	43,511,010

The minus sign (—) indicates an excess of disbursements over income. * Estimated.

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BUSINESS OF ONE HUNDRED AND SIXTY-FOUR ASSOCIATIONS IN 1894—*Continued.*

Date of Organization.	NAME AND LOCATION OF COMPANY.	Income from all Sources.	Accumulated to Credit of Members in 1894.	Expenditures in 1894.			Financial Cond'n.		Insurance Account.	
				Paid for Claims.	Expenses.	Total.	Available Assets.	Liabilities.	Insurance Written in 1894.	Insurance in Force Jan. 1, 1895.
		$	$	$	$	$	$	$	$	
1890	Woodmen of the World (Sov. Camp), Omaha, Neb.	262,948	13,293	207,300	42,355	249,655	76,300	75,430	21,147,000	41,612,200
1877	Catholic Knights of America, Fort Wayne, Ind.	635,506	60,450	563,500	11,556	575,056	411,828	115,417	2,336,500	40,515,000
1883	Royal League, Chicago, Ill.	191,536	2,437	173,750	15,349	189,099	45,600	16,000	7,690,000	39,798,000
1878	Heptasophs, Improved Order, Baltimore, Md.	362,304	3,703	285,000	73,601	358,601	40,891	12,000	10,228,000	36,799,000
1876	Golden Cross, United Order of, Knoxville, Tenn.	442,030	3,511	411,505	27,014	438,519	102,168	62,500	6,973,000	34,888,500
1879	Pilgrim Fathers, United Order of, Lawrence, Mass.	305,060	13,808	274,945	16,307	291,252	58,808	52,000	3,087,000	30,725,000
1887	New England Order of Protection, Boston, Mass.	228,335	12,046	192,000	24,289	216,289	.....	.....	5,043,000	29,811,000
1881	United Friends, Order of, Poughkeepsie, N. Y.	496,894	8,497	471,500	16,897	488,397	124,814	83,000	1,242,000	29,214,500
1882	Good Fellows, Royal Society of, Boston, Mass.	343,619	—15,337	323,860	35,056	358,916	83,590	80,278	7,042,500	27,210,500
1881	Golden Chain, Order of, Baltimore, Md.	218,815	4,906	192,405	21,504	213,909	31,666	29,000	3,761,000	22,278,500
1884	Fraternal Mystic Circle, Columbus, O.	239,025	—8,065	203,460	43,629	247,090	128,221	50,319	6,237,500	22,100,500
1877	Royal Templars of Temperance, Buffalo, N. Y.	332,903	—399	317,363	15,939	333,302	40,414	39,200	892,750	16,763,400
1892	Home Forum Benefit Order, Chicago, Ill.	66,304	37,305	22,233	6,766	28,999	2,895	6,000	11,555,000	16,645,500
1879	Home Circle, Supreme Council, Boston, Mass.	167,928	272	156,000	11,656	167,656	20,557	10,000	1,392,500	15,138,000
1886	Protected Home Circle, Sharon, Pa.	139,783	49,237	67,500	23,046	90,546	124,712	9,431	5,715,000	14,523,500
1873	A. O. U. W. of Iowa, Waterloo	211,393	410	191,000	19,983	210,983	23,340	22,000	1,042,000	14,509,000
1879	Iowa Legion of Honor, Cedar Rapids, Ia.	107,169	8,315	91,000	7,854	98,854	8,315	.....	1,009,000	12,609,000
1871	Free Sons of Israel (I. O.) New York city	288,971	81,236	193,100	5,652	207,735	599,684	.....	347,000	12,094,000
1883	National Provident Union, New York city	163,270	140	150,000	9,293	163,130	35,736	22,160	920,000	11,631,000
....	Order of Sparta, Philadelphia, Pa.	130,533	1,382	125,000	4,151	129,151	105,861	15,000	1,005,000	11,135,000
1877	Bohemian R. C. Central Union, Cleveland, O.	156,428	3,835	150,900	1,693	152,593	3,836	541	880,900	10,881,000
1890	Ladies Catholic Benevolent Ass'n, Erie, Pa.	73,299	6,905	61,000	5,394	66,394	23,892	13,500	2,599,000	10,652,000
....	Shield of Honor, Baltimore, Md.	123,963	10,430	104,000	9,533	113,533	.....	.....	1,205,000	10,401,000
1889	United Friends of Michigan, S. C., Flint.	75,567	675	65,900	8,992	74,892	4,284	.....	2,324,500	8,544,500
1878	Odd Fellows Endow't Ass'n of Pa., Allegheny City.	83,029	—9,638	85,000	7,667	92,667	39,744	9,450	172,000	6,690,000
1889	Loyal Additional Benefit Ass'n, Jersey City, N. J.	28,758	4,991	20,000	3,767	23,767	6,880	4,000	2,293,000	5,792,000
1878	Mutual Protection, Order of, Chicago, Ill.	65,377	2,990	55,982	5,892	62,387	26,448	4,747	666,000	5,789,000

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1883	Knights and Ladies of the Golden Star, Newark, N. J.	85,695	395	78,180	7,120	85,300	15,118	8,500	403,800	5,649,000
1878	Benai Berith, I. O., New York city	164,306	3,386	156,750	4,170	160,920	415,592	.....	.....	5,026,500
1879	Select Knights, Order of, Batavia, N. Y.	29,279	510	25,000	3,769	28,769	1,026	.....	1,139,500	4,846,887
1891	National Reserve Association, Kansas City, Mo.	23,292	6,920	9,000	7,372	16,372	8,063	.....	2,345,000	4,673,000
1883	Knights of St. John and Malta, New York city	37,528	1,719	32,000	3,809	35,809	8,203	4,000	1,143,000	4,383,000
1884	Northwestern Legion of Honor, Marengo, Ia.	42,998	660	32,000	10,338	42,338	14,885	6,000	2,100,000	4,300,000
1891	Empire Knights of Relief, Buffalo, N. Y.	28,889	5,562	13,000	10,327	23,327	25,746	5,493	1,308,000	4,263,000
1877	New England Comm. Trav. Ass'n, Boston, Mass.	67,833	114	64,508	3,211	67,719	25,011	.....	15,000	3,894,000
1894	Fraternal Legion, Baltimore, Md.	50,013	—70	46,900	3,183	50,083	7,548	16,000	287,500	3,692,000
1883	Templars of Liberty of America, Brooklyn, N. Y.	58,479	4,254	50,000	4,225	54,225	9,501	.....	212,000	3,566,000
1885	Legion of the Red Cross, Baltimore, Md.	43,622	—1,464	38,000	7,086	45,086	1,889	.....	1,342,000	3,542,000
1873	Artisans Order of Mutual Protection, Philadelphia, Pa.	24,069	—2,378	23,067	3,380	26,447	55,666	1,000	458,000	3,093,000
....	Knights of the Golden Eagle, Philadelphia, Pa.	50,338	3,707	44,000	2,631	46,631	11,857	6,350	143,000	3,093,000
1892	National Alliance Aid, Topeka, Kan.	24,212	646	16,205	7,361	23,566	3,450	4,000	1,751,000	3,075,500
1893	Catholic Relief and Beneficiary Ass'n, Auburn, N. Y.	20,963	190	10,890	9,883	20,773	7,347	900	1,375,250	2,741,500
1889	Kts. of Sobriety, Fidelity & Integrity, Syracuse, N. Y.	71,365	35,407	21,973	13,874	35,958	142,412	2,445	988,100	2,566,900
1870	Benai Berith, I. O., Chicago, Ill.	41,414	2,767	38,047	600	38,647	157,400	.....	96,000	2,150,000
1881	Golden Star Fraternity, Newark, N. J.	28,494	1,877	24,993	1,624	26,617	5,889	6,000	.....	2,013,500
1889	A. O. H. Life Insurance Fund, Stillwater, Minn.	10,341	—28	9,287	1,082	10,369	649	.....	606,000	1,979,000
1884	Catholic Knights of Illinois, Carlisle, Ill.	21,866	4,274	14,500	3,092	17,592	18,881	3,000	143,300	1,816,300
1885	Christian Burden Bearers Ass'n, Manchester, N. H.	22,095	4,329	15,500	2,259	17,766	18,924	.....	174,500	1,607,000
1876	Foresters (A. O.) Endowment Fund, Brooklyn, N. Y.	48,285	891	46,500	894	47,394	11,441	9,500	38,500	1,435,500
	Totals (64 orders)	36,151,594	1,058,753	32,661,555	2,372,449	35,092,841	8,852,773	3,139,740	503,091,100	3,174,012,197
	Grand totals (164 associations)	62,766,338	2,815,071	50,791,701	8,971,495	59,951,267	41,067,530	16,170,943	845,091,794	4,721,396,024

The minus (—) indicates an excess of disbursements over income.

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DIRECTORY OF ASSESSMENT ASSOCIATIONS.

We present herewith a list of assessment associations, accident companies and fraternal societies numbering over eight hundred, arranged according to States. This list includes all those associations whose statistics are given in preceding tables, and also the names of many societies whose figures were not obtainable. As a rule the names of the officers come to us direct from the associations, and can be relied upon as correct.

ASSESSMENT LIFE ASSOCIATIONS.

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
	ALABAMA.			
....	Alliance Aid Association	Cuba	E. M. Shaw	A. J. McElroy
....	Industrial Aid Association	Birmingham		
....	Southern Mutual Aid	Birmingham, 1824 3d ave	Wm. L. Dodd	Wm. A. Stowe
	CALIFORNIA.			
1888	Bankers Alliance	Los Angeles, 118 Court street	E. P. Johnson	J. N. Russell, Jr.
1890	California Mutual Benefit Society	San Francisco	C. A. Davis	J. W. Hanna
1894	Los Angeles Mutual Life and Accident Insurance Company	Los Angeles, Bradbury block	J. R. Toberman	H. G. Billings
	COLORADO.			
....	Great Western Mutual Aid Association	Denver, Tabor block		
	CONNECTICUT.			
1885	Connecticut Benefit Association	New Haven	D. M. Corthell	J. C. Gallagher
1883	Connecticut Indemnity Association	Waterbury, 43 E. Main street	Lewis A. Platt	John B. Doherty
1880	Hartford Life and Annuity Insurance Company	Hartford, 230 Asylum street	R. B. Parker	Stephen Ball
1888	National Life Association	Hartford, 53 Trumbull street	D. S. Fletcher	H. T. Braman
	DISTRICT OF COLUMBIA.			
1892	Alpha Life Insurance Company	Washington, 11th and Q sts., N. W.	Milton M. Holland.	C. A. Fleetwood
1893	American Home Life Insurance Company	Washington, 510 F street, N. W	Jas. H. Vermilyea.	Wm. M. Potter
1885	Equitable Industrial Insurance Company	Washington, 605 F street, N. W	John C. Parker	Allen C. Clark
1890	National Capital Association	Washington, 1420 New York ave	Daniel Ramey	P. S. Garretson

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1883	National Life-Maturity Insurance Company	Washington, Cent. Nat. Bank Bldg	Horatio Browning	Henry K. Beck
1893	South-Eastern Life Insurance Company	Washington	C. W. Freeman	S. S. Price
1894	Washington City Benefit Society	Washington		Richard A. Croxton
	GEORGIA.			
1895	Atlanta Life Association	Atlanta	M. T. La Hatte	L. G. Whitney
1894	Atlanta Mutual Life and Accident Association	Atlanta	A. S. J. Gardner	A. J. Nash
1894	Bankers Guarantee Fund Life Association	Atlanta, Equitable Building	W. A. Hemphill	Frank R. Bunker
1894	German-American Mutual Life Association	Atlanta, 27½ Whitehall street	James G. West	J. Donald Pickard
	ILLINOIS.			
1893	Bankers and Merchants Life Association of Illinois	Chicago, Fort Dearborn Building	James W. Stevens	Edward D. Stevens
1883	Brotherhood of Railroad Trainmen	Galesburg, South Kellogg street	S. E. Wilkinson	W. A. Sheahan
1874	Canton Masonic Mutual Benevolent Society	Canton, Masonic Temple	A. L. Schimpff	C. N. Henkle
1894	Capitol Life Association	Springfield	Jas. W. Jefferson	O. E. Fancher
1884	Catholic Knights of Illinois, State Council of	Carlisle	M. J. Walsh	J. M. Menkhaus
1884	Chicago Guaranty Fund Life Society	Chicago, Old Colony Building	W. C. Hickox	Chas. I. Westerfield
1877	Covenant Mutual Life Association	Galesburg	A. W. Berggren	W. H. Smollinger
1894	Foresters Assessment Insurance Society	Chicago		
1884	Franklin Life Association	Springfield, Franklin Life Building	D. T. Littler	T. C. Roseberry
1875	German Mutual Benefit Association	Chicago, 206 La Salle street	Charles L. Gamer	FerdinandLangbein
1894	Globe Mutual Life Insurance Association	Chicago, Manhattan Building	Thos. F. Barry	James F. McCabe
1879	Hotelmens Mutual Benefit Association of the U. S. and Canada	Chicago, 7 Monroe street	Fred H. Yard	Walter Barnes
1890	Knights of the Globe Mutual Benefit Association	Freeport, 141 Stephenson street	Charles C. Snyder	Wm. W. Krape
1884	Knights Templars and Masons Life Indemnity Company	Chicago, Masonic Temple	Geo. M. Moulton	W. H. Grav, g. m.
1894	Life Mutual Association	Chicago, Masonic Temple	John F. Persberg	Arthur L. Clifton
1880	Mutual Masonic Association of Chicago	Chicago, 154 Lake street	Thomas P. Pierce	Wm. D. Hackney
1881	Northwestern Life Association	Chicago, 79 Dearborn street	D. W. C. Merriam	Lew Replogle
1874	Northwestern Masonic Aid Association	Chicago, Home Insurance Building	Daniel J. Avery	Charles A. Capwell
1875	Northwestern Traveling Mens Association	Chicago, 69 Dearborn street	Geo. J. Reed	
1874	Railway Passenger & Freight Conductors Mut. Aid & Ben. Ass'n	Chicago, Canal and Adams streets	Joseph Flory	Chas. Huntington
1883	Scandinavian Mutual Aid Association	Galesburg, 207 E. Main street	S. P. A. Lindahl	Nels Nelson
1878	Swedish Methodist Aid Association	Chicago, 1 N. Clark street	J. O. Schillestad	W. Williamson
1892	Triple Link Mutual Indemnity Association	Chicago, 260 S. Clark street	Swan A. Miller	Geo. F. Cecil
1880	U. S. Railway Mail Service Mutual Benefit Association	Chicago, 1563 Monroe street	J. H. Nightingale	C. E. La Grave
1877	Western Catholic Union	Quincey	John H. Wavering	John Schauf
1894	Western Mutual Life Association	Chicago, Stock Exchange Building	Thos. Rhodus	Chas. Scott Johnson

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DIRECTORY OF ASSESSMENT LIFE ASSOCIATIONS—*Continued.*

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
	INDIANA.			
1885	American Mutual Life Insurance Company	Elkhart, 314 South Main street	Wm. M. Barney	Samuel Stewart
1894	Assurance Life Association	Terre Haute, Opera House block	C. F. Binkley	W. M. Bundy
1887	Elkhart Masonic Mutual Life Association	Elkhart, 100 N. Main street	W. B. Vanderlip	George T. Barney
1888	Ex-Soldiers Mutual Life Assurance Society	Goshen	Edw. D. Chapman	George W. Rich
1889	Indiana Weekly Benefit Association	New Albany	Frank A. Kraft	G. O. Erni
1877	Industrial Life Association	Indianapolis	John O. Cooper	J. W. Morris
1869	Masonic Mutual Benefit Society of Indiana	Indianapolis, Circle and Market streets	Robt S. Robertson	Geo. H. West
1887	Masons Union Life Association	Indianapolis, Masonic Temple	Nicholas R. Ruckle	Jas. S. Anderson
1888	Odd Fellows Aid and Protective Association	Richmond	John W. Tingle	Christian Fetta
1883	Old Wayne Mutual Life Association	Indianapolis, Commercial Club Bldg	L. C. Stewart	C. C. Gilmore
1883	Peoples Mutual Benefit Society	Elkhart, 214 S. Main street	C. F. Mosier	O. N. Lumbert
1894	Philanthropic Industrial Life Insurance Association	Indianapolis, 19½ N. Pennsylvania st	F. M. Barden, M.D.	J. B. Pratt
1894	Quaker Mutual Life Insurance Company	Elkhart	J. K. Gore	F. G. Stahr
1895	Standard Life Association	Elkhart		
1894	State Life Insurance Company	Indianapolis, 29 Journal Building	A. M. Sweeney	Wilbur S. Wynn
	IOWA.			
1879	Bankers Life Association	Des Moines, Equitable Buildiug	Edward A. Templ	A. C. Stilson
1885	Citizens Life Association	Cherokee, Opera block	E. A. Kreger	H. Roddis
1885	Des Moines Life Association	Des Moines, 8th and Walnut streets	C. E. Rawson	L. C. Rawson
1891	Economic Life Association	Clinton	Walter I. Hayes	Frank Thornburg
1882	Equitable Mutual Life Association	Waterloo, 500 Court street.	Geo. W. Harbin	John R. Cheasbro
1894	Farmers Mutual Life and Accident Association	Des Moines	A. W. Green	General Baker
1882	Federal Life Association	Davenport, 3d and Brady streets	Henry Egbert	E. H. Whitcomb
1887	German-American Mutual Life Association	Burlington	Philip Benner	F. H. A. Koch
1890	Guaranty Fund Life Association	Council Bluffs, Masonic Temple	Joseph R. Reed	Wm. J. Jameson
1895	Industrial Mutual Life Insurance Company	Sioux City		Edwin Philbrook
1894	Iowa Deposit Life Association	Des Moines, 215 6:h ave	Le Baron J. Kasson	D. Wheeler Smith
1883	Iowa Life and Endowment Association	Oskaloosa	C. P. Searle	John M. Herron
1876	Iowa Masons Benevolent Society	Oskaloosa, High ave	J. W. McMullin	F. H. Loring
1893	Masons and Odd Fellows Union Aid Association	Manchester	W. H. Norris	M. Bechler

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1894	Merchants Life Association	Burlington	A. H. Kuhlemier	A. B. Hawkins
1882	Mutual Benefit Association	Toledo	G. R. Struble	L. E. Baker
1894	National Reserve Life Association	Des Moines, 313 5th street	Geo. R. Sanderson	G. L. Dobson
1882	Northern Fraternal Insurance Association	Marshalltown	W. W. Doolittle	E. H. Hibben
1895	Northwestern Teachers Aid Association	Cedar Falls		
1890	Odd Fellows Annuity Association	Des Moines	William Musson	C. H. Baker
1894	Provident Fund Life Association	Council Bluffs	D. W. Bushnell	Forrest Smith
1892	Security Life Association	Clinton	L. P. Allen	O. G. Wilson
1882	South-Western Mutual Life Association	Marshalltown	A. B. Cooper	H. S. Halbert
1894	Teachers Life and Benefit Association	Des Moines	Henry Sabin	C. E. Harsh
1886	United States Masonic Benevolent Association	Council Bluffs, Masonic Temple	Joseph R. Reed	W. J. Jameson
	KANSAS.			
1873	Masonic Mutual Benefit Society of Kansas	Topeka, Stormont Building	L. C. Wasson	D. W. Nellis
	KENTUCKY.			
1883	Kentucky Life and Accident Insurance Company	Louisville, 436 W. Jefferson street	W. B. Hoke	W. T. Darrow
	LOUISIANA.			
1893	Phœnix Mutual Benefit Association	New Orleans	W. O. Clark	John F. Peters
	MAINE.			
1892	Garfield Mutual Life Insurance Company	Lewiston	Arthur T. Reny	Alphonse Auger
1885	Maine Benefit Life Association	Auburn, 81 Main street	George C. Wing	Nathan W. Harris
1894	Maine Mutual Life Insurance Company	Biddeford	W. A. Roberts	T. G. Heald
1887	Peoples Insurance Company	Portland, 31½ Exchange street	E. M. Forbes	E. J. Forbes
1885	Provident Aid Society	Portland, 98 Exchange street	John L. Cutler	Everett Smith
	MARYLAND.			
1882	Baltimore Mutual Aid Society	Baltimore, Park ave. and Saratoga st	Frank S. Strobridge	Wm O. McGill
1882	Eureka Mutual Aid Society	Baltimore, 108 E. Saratoga street	W. S. Gillespie	R. W. Griffin
1884	Home Friendly Society	Baltimore, 100 W. Fayette street	B. L. Talley	George A. Chase
1890	Immediate Benefit Association	Baltimore, Eutaw and Biddle streets	Adelbert G. Botts	M. Rothschild
1891	Imperial Mutual Life Insurance Company of America	Baltimore, 310 E. Lexington street	Samuel W. Guyton	Thos. S. Ridgway
1885	Maryland Mutual Benefit Association	Baltimore, 330 W. Biddle street	R. A. Stanley	J. E. G. Webb
1891	Merchants and Mechanics Insurance and Savings Association	Baltimore, 103 N. Liberty street	Henry S. Regester	Thos. R. Wheeler
1888	Mutual Aid Society	Baltimore, 316 St. Paul street		F. C. Philpitt, Jr.
1888	Peninsula Mutual Relief Association	Easton	Charles M. Jump	Alexis G. Pascault

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DIRECTORY OF ASSESSMENT LIFE ASSOCIATIONS—*Continued.*

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
	MASSACHUSETTS.			
1881	Bay State Beneficiary Association	Boston, 31 State street	John Q. A. Brackett	R. W. Parks
1892	Boston Mutual Life Association	Boston, 178 Devonshire street	John W. Wheeler	Walter M. Lyman
1894	Guardian Life Insurance Company	Boston, 17 Doane street	George H. Perry	Mortimer Redman
1879	Massachusetts Benefit Life Association	Boston, 53 State street	Geo. A. Litchfield	E. S. Litchfield
1893	Massachusetts Masonic Life Association	Springfield	M. Wells Bridge	Wm. W. Gowdy
1894	Merchants and Manufacturers Life Association	Westfield, Parks block	R. M. Fairfield	E. L. Goodnow
1894	Mutual Benefaction Fund Life Association	Boston, 15 Court square	O. E. Cousins	J. R. Ainslie
1894	Peoples Life Insurance Association	Holyoke	Dr. H. Smith	
	MICHIGAN.			
1895	Grand Rapids Mutual Life Insurance Company	Grand Rapids	Reuben Hatch	I.A.R.VanDugteren
1894	Home Security Life Association	Saginaw	O. M. Belfry	John W. Foot
1875	Michigan Masonic Mutual Benefit Association	Grand Rapids, 25 Canal street	Crawford Angell	Claude W. Botsford
1892	Odd Fellows Mutual Benefit Association	Lansing, 123 Washington ave	Andrew Harshaw	Eber S. Andrews
1884	Peninsular Masonic Aid Association	Caro, State street	Cyrenius P. Black	N. M. Richardson
1893	Preferred Bankers Life Assurance Company	Lansing, 118 Ottawa street	Arthur O. Bement	Ira E. Randall
	MINNESOTA.			
1880	Bankers Life Association of Minnesota	St. Paul, 3d and Jackson streets	Cortlandt M. Taylor	Douglas Putnam
1894	Commercial Life Insurance Company	Minneapolis		
1894	Equitable Mutual Life Insurance Company	Minneapolis	J. D. Buxton	John T. Getty
1889	Farmers Accident and Mutual Life Association	Minneapolis, Century Building	J. M. Whitmore	H. H. Whitmore
....	L. O. Mutual Aid	Minneapolis		
....	Luxemburger National Verein	Minneapolis		
1877	Masonic Mutual Aid Association	Minneapolis, Masonic Temple	Charles D. Boyce	H. R. Denny
1895	Minnesota Life Association	Minneapolis		
1873	Minnesota Masonic Relief Association	St. Paul, Chamber of Commerce	Wm. A. Van Slyke	And. P. Swanstrom
1870	Minnesota Odd Fellows Mutual Benefit Society	St. Paul	D. H. Stimson	H. J. Strouse
1879	Minnesota Scandinavian Relief Association	Red Wing, 205 Main street	Peter Nelson	A. G. Rosing
1893	National Electric and Mechanics Insurance Company	Minneapolis		
1887	National Mutual Life Association	Minneapolis, New York Life Building	P. B. Crane	Ira F. Murphy
1894	Northern Life Insurance Company	Minneapolis		

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1885	Northwestern Life Association	Minneapolis, 322 Hennepin ave	David W. Edwards	Dr. J. F. Force
1889	Northwestern Farmers Mutual Life Insurance Company	Elbow Lake	T. C. Hodgson	H. H. Schram
1893	Northwestern Masonic Life Insurance Company	Minneapolis	James H. Bishop	Thos. E. Bishop
1893	Octagon Star Savings Association	Minneapolis	John T. Getty	W. V. Austin
1895	Royal Mutual Life Association	Duluth		W. T. Tawner
1890	St. Paul Life and Investment Company	St. Paul	Joseph Bobletter	H. W. Busse
1894	Union Life Insurance Company	Minneapolis, Loan and Trust Building	C. E. Channell	B. J. Bowman
1888	Winona Mutual Benefit Association	Winona, 408 E. 6th street	John Harders	M. F. Walz
1892	World Life and Accident	Minneapolis, Guaranty Loan Building	Henry T. Wright	F. P. French
1889	Youths Endowment Association	Minneapolis	J. C. Walters	Russell F. Goodwin
	MISSOURI.			
1895	Bankers Life Association	Kansas City	William Warner	S. E. Rumble
1894	Farmers Mutual Life Insurance Company	St. Joseph		
1894	Home Mutual Aid Association	Kansas City, Temple block	M. D. Hollister	T. J. Randolph
1881	Merchants Exchange Mutual Benevolent Society	St. Louis	John Ward	D. R. Whitmore
1890	Merchants Life Association of the United States	St. Louis, Union Trust Building	Wm. H. Collins	H. A. Darby
1892	Safety Fund Life Association	Monroe City	Thomas Proctor	Edmund P. Melson
1873	Western Commercial Travelers Association	St. Louis	R. W. Shapleigh	H. C. Tatum
	NEBRASKA.			
1895	Guaranty Fund Life Association	Aurora		
1888	Omaha Life Association	Omaha, Omaha National Bank Bldg	W. F. Bechtel	George Esmond
	NEW HAMPSHIRE.			
1877	Provident Mutual Relief Association	Concord	Benj. F. Prescott	Anthony C. Hardy
	NEW YORK.			
1870	Albany Masonic Relief Association	Albany, 116 State street	T. A. Williamson	William E. Fitch
1873	Albany Mutual Benefit Association	Albany, 60 Beaver street	Jas. Clark	John J. Cox
1886	Albany Women Teachers Relief Association	Albany, 128 Clinton ave	Kate Stoneman	E. H. Stronge
1880	American Co-operative Relief Association	Syracuse, White Memorial Building	Chas. E. Maynard	Geo. W. Salisbury
1883	American Knights of Protection, Order of	Farmingdale, Queens County	Fred'k Torus, Sr	Chas. Hirsch, Jr.
1883	American Protective Association	Brooklyn, 782 Broadway	J. Howard Yarnall	Geo. C. Demerritt
1889	American Temperance Life Insurance Association	New York, 253 Broadway	Frank Delano	Geo. E. Godward
1869	Bankers Life Insurance Company	New York, 31 Nassau street	Richard Morgan	Franklin C. Elder
1879	Booksellers and Stationers Provident Association	New York, Cooper Union	Chas. T. Dillingham	Wilbur B. Ketcham
1891	Buffalo Police Mutual Aid	Buffalo, Police Headquarters	Charles A. Rupp	Thos. J. Wiley
1881	Chenango Mutual Relief	Oxford	Chas. W. Brown	William K. Jacobs
1872	Commercial Travelers Life Association	Syracuse, Larned block	S. D. W. Cleveland	John G. Barker
1895	Cosmopolitan Life Insurance Company	New York, 20 E. 12th street	Jas. M. Bagley	Fred H. Gorham

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DIRECTORY OF ASSESSMENT LIFE ASSOCIATIONS—*Continued.*

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
	NEW YORK—*Continued.*			
1885	DeWitt Clinton Ready Relief Association	Brooklyn, 683½ Quincy street	John T. Barnard	Warren Jones
1882	Empire Life Insurance Company	New York, 239 Broadway	E. L. Bissell	Geo. W. Godward
1886	Empire State Degree of Honor	Stockton, Chautauqua County	P. M. Elmer	H. W. Seymour
1883	Equal Rights Benefit Association	Albany, 444 Broadway	Geo. W. Yerks	S. P. Simmons
1869	Expressmens Mutual Benefit Association	Elmira, 152 Baldwin street	J. H. Bradley	Sutherland De Witt
1878	German Masonic Mutual Relief Association	New York, 304 E. 85th street	G. Lauter	Wilhelm Thiese
1878	Gold and Stock Life Insurance Association	New York, 195 Broadway	R. J. Hutchinson	William J. Dealy
1884	Golden Eagle Association	Brooklyn, 1810 Broadway	Henry Schlim	S. H. Devore
1885	Industrial Benefit Association	Syracuse, Snow Building	A. E. Nettleton	O. N. Lumbert
1872	Insurance Clerks Mutual Benefit Association	New York, 156 Broadway	F. H. Way	Charles F. Allen
1877	Jewelers League of the City of New York	New York, 170 Broadway	Henry Hayes	Levi Stevens, Jr.
1886	Jewelers and Tradesmens Company	New York, 253 Broadway	Shubael Cottle	E. S. Johnson, Jr.
1880	Knickerbocker Mutual Benefit Association	Brooklyn, 10 Furman street	L. O. Reeve	James M. Desmond
1875	Masonic Life Association	Oswego, Masonic Temple	Chas. H. Treadwell	J. M. Burr
1872	Masonic Life Association of Western New York	Buffalo, 162 Pearl street	John B. Sackett	Nelson O. Tiffany
1877	Mercantile Benefit Association	New York, 319 Broadway	William Wills	
1889	Merchants and Mechanics Life and Accident Association	Brooklyn, 113 Cooper street		George C. Zeydel
1876	Mohawk Valley Masonic Life Association	Ilion	C. W. Carpenter	J. P. Ogden
1876	Mutual Benefit Association	Riverhead, Suffolk County	J. Henry Nevins	Ahaz Bradley
1887	Mutual Benefit Association of the Fifth Street Baptist Church	Troy, 56 Fourth street	Henry A. Kenney	Jerome H. Payne
1886	Mutual Life Association of the City of Brooklyn	Buffalo, Coal and Iron Exchange	A. G. Warren	Edward E. Palmer
1879	Mutual Relief Association	New York, 953 3d avenue	Henry S. Herrman	Leopold Woodle
1881	Mutual Reserve Fund Life Association	New York, Broadway and Duane street	Edward B. Harper	Charles W. Camp
1886	Mutual Union Association	Rochester, Powers Buildings	E. A. Pierce	Thos. Leahy
1868	New York Physicians Mutual Aid Association	New York, 17 W. 43d street	Daniel Lewis	Jas. E. H. Nichols
1883	New York Safety Reserve Fund	New York, 476 Broome street	John L. Roberts	Wm. H. Wintle
1872	Northern Tier Masonic Mutual Relief Association	Ogdensburg	Peter S. Byrnes	W. W. Fulton
1869	Odd Fellows Mutual Aid and Benefit Association	Rochester, Odd Fellows Hall	Geo. Underhill	Henry Pearce
1864	Odd Fellows Mutual Benefit Association	Brooklyn, 216 Duffield street	Geo. Bazing	John White
1875	Odd Fellows Provident Association	Brooklyn, 443 Hancock street	Enoch Jacobs	Leonard Beasley

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1866	Odd Fellows Relief Association	Albany, 31 State street	Chas. Van Loon	Abram De Blaey
1880	Protective Life Association	Rochester, Powers Building	O. N. Crane.	H. J. McCormack
1886	Protective Life Assurance Society	Buffalo, 388 Main st.	John H. Meech	William H. Slacer
1883	Provident Association of Newtown, L. I.	Maspeth, Queens County	George W. Cadwell	A. L. Freeman
1887	Security Mutual Life Association	Binghamton, Phelps Bank Building	Henry J. Reinmund	Chas. M. Turner
1882	Seventh Regiment Veteran and Active League	New York, 822 Broadway	Robert McLean	Fred W. Herring
1868	Southern Tier Masonic Relief Association	Elmira, Masonic Temple	J. M. Shoemaker	E. O. Beers
1877	Stafford Benefit Association	Stafford	Israel M. Peck	Edw. M. Pamphilon
1881	Teachers Provident Association	New York, 808 Broadway	N. A. Calkins	A. S. Bush
1867	Telegraphers Mutual Benefit Association	New York, 195 Broadway	Jas. Merrihew	Thos. E. Fleming
1886	United Life Insurance Association	New York, 271 Broadway	Peter Bowe	J. Jay Pardee
1884	Western New York Relief Association	Sherman, Chautauqua County	J. T. Green	B. J. Coffin
1886	Workingmans Co-operative Association of the U. I. L. of N. Y.	New York, 50 Union square	A. O. Bothner	Wm. B. Donihee
	OHIO.			
1880	Cincinnati Life Association	Cincinnati, 4th and Vine streets	D. D. Bramble, *p. tem*	J. H. Gray
1877	Knights Templars and Masonic Mutual Aid Association	Cincinnati, 27½ West 3d street	Enoch T. Carson	Wm. B. Melish
1867	Locomotive Engineers Mutual Insurance Association	Cleveland	P. M. Arthur	T. S. Ingraham
1883	Masonic Mutual Life Association	Cleveland, 489 Arcade	F. W. Pelton	Fred A. Morse
1885	Mut. Aid Ass'n of Members of the Reformed Church in the U. S.	Galion	Jacob Dahlmann	C. Ernst Klopp
1884	Mutual Life Ins. Co. of the Cincinnati Chamber of Commerce	Cincinnati	L. H. Brooks	John A. Cochran
1871	Northwestern Ohio Masonic Relief Association	Toledo, Masonic Temple	D. P. Chamberlin	W. W. Alcorn
1868	Odd Fellows Beneficial Association	Columbus	John Startzman	Thos. A. Morgan
1869	Odd Fellows Beneficial Association of Muskingum Valley	Zanesville	J. A. Parshall	W. R. Hazlett
1882	Odd Fellows Mutual Aid and Accident Association	Piqua	J. R. George	J. L. McKinney
1881	Odd Fellows National Beneficial Association	Dayton	Henderson Elliott	James Anderton
1894	Odd Fellows Weekly Benefit Society	Sandusky	W. W. Bowen	S.A. Court (Toledo)
1892	Ohio Mutual Life Association	Cincinnati	Henry Garlick	B. F. Coan
1877	Peoples Mutual Benefit Association	Westerville	C. W. Miller	A. B. Kohr
1895	Queen City Mutual Aid Association	Columbus		
1890	Scottish Rite Knights Templars and Master Masons Aid Ass'n	Dayton, Masonic Temple	Eli Fasold	N. P. Ramsey
1878	Young Mens Mutual Life Association	Cincinnati, Pike Building	James C. Ernst	Lewis G. Hopkins
	PENNSYLVANIA.			
1893	Commonwealth Mutual Life Insurance Company of Pa	Philadelphia, Betz Building	Rufus Rood	Thos. B. Hoffman
1894	Continental Beneficial Association	Phœnixville		
1879	Fidelity Mutual Life Association	Philadelphia, 914 Walnut street	L. G. Fouse	W. S. Campbell
1873	Independent Order of Odd Fellows Mut. Life Ins. Soc.	Selins Grove	David Bolender	Elias P. Rohbach
1878	Keystone Mutual Benefit Association	Allentown, Hamilton and Centre sts.	W. H. Hartzell	A. R. Horne

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DIRECTORY OF ASSESSMENT LIFE ASSOCIATIONS—*Continued.*

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
	PENNSYLVANIA—*Continued.*			
1894	Peoples Mutual Life and Relief Association	York, 6 W. Market street	Charles P. Young	E. S. Hugentugler
1894	Polish Roman Catholic Mutual Life Insurance Association	Scranton	Jacob Malkoski	Millislous Sznyter
1877	Reverting Fund Assurance Association	Philadelphia, 723 Walnut street	Edward R. King	Franklin Ingram
1870	Temperance Mutual Benefit Association	Philadelphia	H. C. Alleman	L. A. Tyler
1882	Trust Mutual Relief Association	Annville	A. R. Forney	C. Dean
1870	U. B. Mutual Aid Society of Pennsylvania	Lebanon	J. B. Stehman	J. B. Hursh
	SOUTH CAROLINA.			
1894	Fulton Industrial Aid Association	Greenville		
	SOUTH DAKOTA.			
1886	Masonic Aid Association of Dakota	Yankton	Levi B. French	Gilbert F. Stevenson
	TENNESSEE.			
1894	American Life-Annuity Insurance Company	Nashville, 211 Union street	Edgar Jones	J. Claude Martin
1893	American Mutual Life and Co-operative Union	Nashville		
1893	American Union Fire, Life and Indemnity Insurance Company	Nashville	J. M. Lindsley	W. S. Kirby
1882	Southern Life Association	Union City, 1st and Mary streets	J. H. McDowell	R. Garth
	VERMONT.			
1893	St. Andrews Benevolent Society	Newbury	George R. Bryant	S. A. Blodgett
	VIRGINIA.			
1888	Equity Life Association	Staunton, 21 E. Main street	Fitzhugh Lee	E. M. Funkhouser
1883	Staunton Life Insurance Company	Staunton	Davis A. Kayser	R. D. Haislip
1894	United Aid and Insurance Company	Richmond	J. E. Byrd	W. E. Nash
1878	Valley Mutual Life Association of Virginia	Staunton	Dr. P. S. Ridd·lle	H. K. Beck
1894	Virginia Industrial Life Insurance and Co-operative Ass'n	Charlottesville		
	WEST VIRGINIA.			
1894	Investors Mutual Life Insurance Company	Wheeling		
1893	World Mutual Benefit Association	Wheeling, 1126 Market street	Geo. A. Harper	Chas. F. Thompson

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	WISCONSIN.			
1894	Brewers and Liquor Dealers Life Association	Madison	Chas. Elver	Wm. A. Grove
1893	Columbian League	Waukesha	A. O. Wright	A. C. Isaacs
1891	Good Templars Mutual Benefit Association	Milwaukee	H. A. Porter	B. F. Parker
1872	Jefferson County Mutual Benevolent Association	Watertown	L. Jachrling, Sr.	John Kuhn
1895	Knights of Labor Insurance Company	La Crosse		
1892	La Crosse Mutual Aid Association	La Crosse	Wm. Luening	G. J. Pammel
1894	Merchants and Manufacturers Life Insurance Company	Milwaukee	E. W. Lowell	W. A. Lowell
1895	Natural Premium Life Insurance Company	Madison	Rasmus B. Anderson	Wm. H. Rogers
1882	Northwestern Mutual Relief Association	Madison, Capital City Bank Building	John W. Hudson	Frank E. Parkinson
1894	Railway Employes Mutual Reserve Fund Company	Milwaukee		
1894	Security Savings Life Association	Oshkosh	C. R. Boardman	F. J. Barber
1894	United Order Foresters, Supreme Court	Madison		
1894	Wisconsin Benevolent Association	Milwaukee		
1891	Wisconsin Mutual Aid Alliance	Milwaukee	Wm. J. Fiebrantz	Wm. A. Fricke
1869	Wisconsin Odd Fellows Mutual Life Insurance Company	Milwaukee, Mason and Broadway	L. H. Mead	J. W. Ostrander
	CANADA.			
1894	Colonial Mutual Life Association	Montreal, Savings Bank Chambers	T. T. Turnbull	E. A. Baynes
1881	Commercial Travelers Mutual Benefit Society	Toronto	Joseph Bonnick	Wm. G. H. Lowe
1892	Home Life Association of Canada	Toronto	R. Harcourt	A. J. Pattison
1884	Provincial Provident Institution	St. Thomas, 342 Talbot street	Geo. K. Morton	Erastus S. Miller
1894	Young Mens Protestant Benevolent Association	Toronto	Wm. Derby	J. W. Morrow (Dundalk)

FRATERNAL ORDERS.

	CALIFORNIA.			
1894	America, United Order of	Los Angeles		
1877	Ancient Order of United Workmen of California	San Francisco		D. S. Hirshberg
	COLORADO.			
1882	Ancient Order of United Workmen of Col., N. Mex. and Ariz.	Denver		Wm. T. Boyd
1894	Imperial Legion	Denver	Robert A. Long	James W. Clarke
1890	Woodmen of the World (Pacific jurisdiction)	Denver	F. A. Falkenburg	J. W. Browning
	CONNECTICUT.			
1882	Knights of Columbus	New Haven	John J. Phelan	Daniel Colwell
1873	Masonic Mutual Benefit Association	New Haven	C. E. Prince	Fred H. Waldroon
....	Odd Fellows Mutual Aid Association of Connecticut	New Haven	L. C. Deming	

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DIRECTORY OF ASSESSMENT LIFE ASSOCIATIONS—*Continued.*

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
	DELAWARE.			
1894	Ancient Order of United Workmen of Delaware	Wilmington		C. E. Woods
	DISTRICT OF COLUMBIA.			
1891	Knights of the Golden Cross	Washington, 1420 New York ave	Gen. L. W. Colby	O. Corwin Sabin
1879	Sons of Temperance National Mutual Relief Society	Washington	Benj. R. Jewell	F. M. Bradley
	GEORGIA.			
1878	Anc. Order of United Workmen of Ga., Ala., Miss., N. & S. C. & Fla	Albany		Jos. Ehrlich
	ILLINOIS.			
1875	Ancient Order of United Workmen of Illinois	Paris	W. C. Galloway	C. P. Hitch
1870	Benai Berith, Independent Order	Chicago, 59 N. Clark street	Albert Salzenstein	E. C. Hamburgher.
1894	Bohemian National Citizens Benevolent Association	Chicago		
1878	Foresters of Illinois, Independent Order	Chicago, 53 Dearborn street	H. Rosenbaum	T. W. Saunders
1881	Foresters, Independent Order, Glenwood Degree	Chicago, 51 Dearborn street	T. W. Saunders	P. W. Tuch
1877	German Order of Harugari	Chicago, 286 Augusta street	John F. Buehrer	Jacob Kautz
1887	Home Forum Benefit Order	Chicago, 56 Fifth avenue	P. L. McKinnie	Lorenzo E. Fish
1877	Knights of Pythias, Endowment Rank	Chicago, Commerce Building	J. A. Hinsey	H. B. Stolte
1883	Modern Woodmen of America	Fulton	W. A. Northcott	C. W. Hawes
1878	Mutual Protection, Supreme Lodge, Order of	Chicago, 269 Dearborn street	Wm. F. Deubach	G. Del. Vecchio
1875	Rothmanner, Order der Gross Stamm des Unabhangigen	Chicago, Randolph and La Salle streets.	Louis C. Bobzien	William Will
1883	Royal League	Chicago, Opera House Building	Robert S. Iles	Charles A. Warren
1894	Royal Neighbors of America	Peoria		
1868	Treu Bund, Independent Order of	Lenzburg	A. Neuber	John Merkel
	INDIANA.			
1873	Ancient Order of United Workmen of Indiana	Evansville		Fred Baker
1894	Ben Hur, Supreme Tribe of	Crawfordsville	L. T. Dickason	F. L. Snyder
1893	Brewers and Saloonkeepers Mutual Aid and Ben. Ass'n of Am	South Bend	J. D. Bell	Wm. Bender, Jr.
1877	Catholic Knights of America	Fort Wayne	M. T. Shine	Wm. S. O'Rourke
1879	Chosen Friends, Supreme Council of the Order of	Indianapolis, Commercial Club Bldg	W. H. Morse	T. B. Linn
1878	Knights and Ladies of Honor, Supreme Lodge	Indianapolis, Ingalls block	L. B. Lockard	C. W. Harvey
1894	Knights of Columbia	South Bend		

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	IOWA.			
1873	Ancient Order of United Workmen of Iowa *	Waterloo	L. T. Hanks	H. B. White
1873	Ancient Order of United Workmen, Grand Lodge of Iowa	Cedar Falls	W. R. Graham	L. O. Howland
1879	Iowa Legion of Honor	Cedar Rapids	Dr. E. R. Hutchins	J. H. Helm
1879	Mutual Aid Society of the German Lutheran Synod of Iowa	Iowa City	A. Kraushaar	H. W. Boerner
1882	Mutual Benefit Department, Order of Ry. Conductors of America.	Cedar Rapids	E. E. Clark	W. P. Daniels
1884	Northwestern Legion of Honor	Marengo	C. S. Byrket	D. M. Rowland
	KANSAS.			
1879	Ancient Order of United Workmen of Kansas	Emporia		E. M. Forde
1890	Fraternal Aid Association	Lawrence	Will T. Walker	Ed Rousell
....	Kansas Catholic Insurance Company	Leavenworth	A. Swoboda	Peter C. Becker
1892	Knights and Ladies of Security	Topeka	E. G. Miner	J. M. Wallace
1892	National Alliance Aid	Topeka, 701 7th street	Alonzo Wardall	S. D. Cooley
1888	Select Friends, Order of	Fort Scott	J. A. Wells	W. I. Linn
	KENTUCKY.			
1873	Ancient Order of United Workmen of Kentucky	Ludlow		D. C. Kennedy
1890	Catholic Knights and Ladies of America	Louisville, 537 26th street	A. W. Higgins	T. F. Henley
	MAINE.			
1876	Ancient Order of Hibernians, First Division	Portland	Wm. C. McCallum	Michael T. Ragan
1881	Ancient Order of Hibernians, Second Division	Portland	C. A. Mannix	Jas. A. McGonagle
1890	Casco Bay Commandery	Portland	George F. French	Joseph A. Kennedy
1875	Citizens Mutual Relief Society	Portland	Washington Libby	Henry A. Muller
1889	Good Templars Relief Association	Portland	Ernest H. Brooks	Joseph A. Kennedy
1889	L'Union St. Joseph	Waterville	J. B. Langelier	Henrie Cote
1887	Maine Central Railroad Relief Association	Portland	Elton A. Hall	Edwin G. Foster
1874	Maine State Relief Association	Portland	Wyer Greene	Jos. F. Chute
1875	Masons Mutual Relief Association	Mechanic Falls	A. J. Weston	J. H. De Coster
1877	Northeastern Masonic Relief Association	Augusta	Wm. L. Thompson	J. E. Blanchard
1875	Odd Fellows Benefit Association	Portland	A. J. Cummings	O. T. Hodsdon
1883	Odd Fellows Graded Mutual Relief Association	Norway	Alfred S. Kimball	A. L. F. Pike
1868	Odd Fellows Mutual Relief Association	Portland	Albro E. Chase	Chas. F. Plummer
1893	Odd Fellows Relief Association	Westbrook	Albro E. Chase	Geo. T. Springer
1873	Odd Fellows Mutual Relief Association of York County	Biddeford	C. H. Brackett	Wm. S. Fowler
1877	Patrons Mutual Aid Society	Auburn	E. H. Brown	J. M. Jackson
1889	Portland Temperance Reform Club	Portland	Geo. N. E. Kimball	Thos. A. Oakes
1875	Societe De Bienfaisance St. Jean Baptiste	Waterville	Louis S. Marquis	N. Marquis
1890	Union Lafayette	Waterville	F. W. Clair	A. Joly

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DIRECTORY OF ASSESSMENT LIFE ASSOCIATIONS—*Continued.*

Year Organized	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
	MARYLAND.			
1880	Ancient Order of United Workmen of Maryland	Baltimore		A. F. Colbert
1881	Fraternal Legion, Supreme Camp	Baltimore, 1020 E. Baltimore street	Henry Allers	M. J. Block
1881	Golden Chain, Order of	Baltimore	O. B. Craig	A. Stanley Weir
1878	Improved Order of Heptasophs, Supreme Conclave	Baltimore, Law Building	F. L. Brown	Edwin Eareckson
1885	Legion of the Red Cross	Baltimore, 1417 Hollins street	H. F. Ackley	J. B. Triebler, Jr.
....	Shield of Honor	Baltimore, 205 E. Fayette street	John S. Read	Wm. T. Henry
	MASSACHUSETTS.			
1892	Alliance of the Commonwealth	Chelsea	Chas E. Manchester	Thomas S. Hoyt
1893	American Benefit Society	Boston, 62 Boylston street	Chas. H. Burr	B A. Cox
1878	American Legion of Honor	Boston, 200 Huntington avenue	John M. Gwinnell	Adam Warnock
1889	American Mutual Relief Association	Boston	S. W. Sargent	Wm. H. Maxwell
1892	American Relief Fund Association	Boston	W. A. Baker	L. W. Morrison
1879	Ancient Order of United Workmen of Massachusetts	Boston, 20 Beacon street	Geo. F. Higgins	J. Edward Burtt
1891	Arlington Firemens Relief Association	Arlington	Charles Gatt	John M. O'Keefe
1892	Auburndale Fraternal Benevolent Association	Auburndale	Geo. H. Bourne	Jas. H. Dolliver
1889	Bank Officers Association	Boston	George B. Ford	Edwin A. Stone
1891	Beverly Farms Firemens Home Benefit Association	Beverly Farms	George F. Wood	Wm. R. Brooks
1885	Beverly Firemens Relief Association	Beverly	Nathan H. Webb	Henry S. Parker
1885	Boston and Maine Railroad Relief Association	Boston	John A. Staples	A. A. Ingalls
1882	Boston Firemens Mutual Relief Association	Boston	John S. Damrell	L. P. Webber
1885	Boston Fraternity League	Boston	Edward Hartshorn	Julius L. Clarke
1888	Boston Fruit and Produce Exchange Beneficiary Association	Boston	A. W. Patch	H. H. Kendall
1889	Boston Letter Carriers Mutual Benefit Association	Boston	George H. Cutler	Theodore C. Dennis
1879	Boston Masonic Mutual Benefit Association	Boston	Solomon A. Bolster	Frank C. Howe
1876	Boston Police Relief Association	Boston	Richard F. Irish	George A. Walker
1890	Boston Teachers Mutual Benefit Association	Boston	Granville B. Putnam	Julia F. Baker
1876	Boston Terra Novian Association	Boston	Peter J. Shortell	John T. Renison
1889	Boylston Mutual Aid Society	Jamaica Plain	George Heid	Christian Zalmer
1890	Bradford Firemens Relief Association	Bradford	F. S. Austin	A. T. Dotloff
1887	Brookline Firemens Relief Association	Brookline	Geo. H. Johnson	E. F. Proctor

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1887	Brookline Police Mutual Aid Association	Brookline	Alonzo Bowman	Alonzo W. Corey
1892	Burnham Life Guaranty Mutual Relief Association	Boston	G. L. Spear	Cyrus Sencabaugh
1881	Cambridge Benevolent Association	Cambridgepor	Samuel Reynolds	George Allen
1884	Cambridge Police Mutual Aid Association	Cambridge	John Coulter	Thos. H. Lucy
1891	Catholic Association, Corporation of the Members of	Lowell	P. L. Denault	Henri Daigle
1878	Chelsea Mutual Benefit Association	Chelsea	Samuel P. Tenney	Geo. T. Roberts
1889	Chelsea Police Relief Association	Chelsea	Wm. P. Drury	Geo. C. Hussey
1888	Chevaliers of Pythias	Boston	Otis E. Cousins	Jere R. Ainslie
1885	Clinton Firemens Relief Association	Clinton	Geo. W. Cairnes	John W. Head
1881	Columbian Mutual Benefit Association	Stoneham	A. Osborn Sprague	W. Ward Child
1891	Columbus, Ancient Order of	Boston	George H. Russ	Joshua T. Butler
1882	Daughters of Rebekah Mutual Benefit Association	Ipswich	Joseph Brierly	Eva S. Moody
1888	Deutscher Unterstuetzungs Verein	Boston	Florenz Will	John Schroelm
1888	Druids, American Order of	Fall River	Wm. Clark	William Pearson
1891	Eagle Life Association	Westfield, 90 Elm street	Wm. Provin	Robert Gowdy
1878	Eastern Massachusetts Masonic Relief Association	Boston	Wm. H. Lothrop	P. F. Duchemin
1892	Fall River Firemens Mutual Relief Association	Fall River	Wm. C. Dawl, Jr.	Albert J. Pember
1891	Foresters, Court General Shields	Lowell	James McLaughlin	J. R. Sul ivan
1892	Foresters, Court Jaques Cartier	Southbridge	Charles Roberts	W. Girard
1892	Foresters, Court Roxbury	Boston	A. E. Paul	Robert H. Derrah
1893	Franco-American Union	Fall River	Arthur E. Fournier	Narcisse Plante
1890	Fraternal Aid, Order of	Lynn	John N. Shattuck	E. G. Shattuck
1891	Fraternal Association	Boston	Geo. S. Glover	Wm. O. Armstrong
1892	Fraternal Helpers, American Order of	Boston	Samuel P. Tenney	Joshua C. Simmons
1893	Fraternity, The Supreme Lodge of the Order of	Boston	George F. Noble	Walter G. Crowther
1892	French Sharpshooters, Club of the	New Bedford	Joseph Magnant	Thos. St. Germain
1893	Gambrinus Mutual Aid Society	Boston	Theodore Halder	Emil Lieber
1892	Gardner Firemens Relief Association	Gardner	Charles O. Bent	Samuel W. Howe
1889	Garibaldi Italian Association	Boston	Frank N. Mondello	Vito Fenore
1891	George Washington Italian Society	Boston	Antonio Martorana	Benedetto Iodice
1872	Glenmere Mutual Benefit Association	Lynn	B. F. Roberts	W. H. Honors
1893	Globe Life and Disability Association	Boston	C. B. Dunkerton	Fred W. Fuller
1892	Globe Mutual Aid Association	Boston	A. A. Fowle	J. C. Smith
1888	Gloucester Fire Department Relief Association	Gloucester	Chas. T. Marchant	Chas. W. Crowe
1893	Golden Cross of Messina	Boston	Giovanni Celeste	Giovanni Cicolo
1890	Golden Rule Alliance	Boston	John S. Damrell	C. J. Spencely
1882	Good Fellows, Royal Society of	Boston, 620 Atlantic avenue	W. R. Spooner	Otto L. F. Luther

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DIRECTORY OF ASSESSMENT LIFE ASSOCIATIONS—*Continued.*

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
	MASSACHUSETTS—*Continued.*			
1890	Harvard Relief Association	Somerville	Wm. H. Nichols	C. A. Hardy
1890	Haverhill Hebrew Benefit Association	Haverhill	Michael Magid	Wolf Lunenfield
1889	Hibernians, Division No. 6	Fall River	Michael Hanrahan	William Shay
1891	Hibernians, Division No. 8	Clinton	P. H. Morrison	John H. Melledy
1891	Hibernians, Division No. 8, Bristol County	North Easton	Michael Lynch	Henry McEntee
1891	Hibernians, Division No. 19	Whitinsville	James Kearnan	Martin McGuire
1890	Hibernians, Widows and Orphans Fund	Boston	J. M. Hayes	Patrick F. Cannon
1891	Home Benefit Association of New England	Boston	Francis L. Beal	Chas. J. Tinkom
1879	Home Circle, Supreme Council of the	Boston, 120 Tremont street	U. W. Tompkins	Julius M. Swain
1890	Home Legion	Boston	David B. Kimball	Samuel L. Ryan
1889	Industry, Independent Chevaliers and Ladies of	Fall River	John A. Franklin	E. M. Snow
1885	Independent Fraternal Union	Boston	Joseph Robbins	George F. Doyle
1889	International Fraternal Alliance	Boston, Exchange Building	Jas. F. Reynolds	Saul Rothbum
1893	Israel Brotherhood	Lowell	Joseph Bartofsky	Abraham Bartofsky
1892	Italian Labor Society	Milford	Raphael Marino	Giovanni Lorzi
1893	Italian Mechanics Mutual Relief and Benevolent Society	Quincy	Cisare Tottola	Ottavio Lancisi
1893	Italian Mutual Relief Society of Marsico Nuevo Workmen	Boston	Michael Langone	Joseph Langone
1893	Italian Mutual Relief Protective Society	Boston	Alfonsa D'Elia	Pasquale Cataldo
1889	Italia, Societa di Mutuo Soccorso	Boston	Antonio A. Ferrara	Gaetano De Leva
1891	Italian Society of the Bandiera Bros	Boston	G. Scorponeti	B. Scorponeti
1891	Italian Young Mens Benevolent Eating Club	Boston	G. Martuscelli	L. Pennini
1888	Italiana, Societa di Unione Frattelanza Bers. lamarmora	Boston	Grancuore Salvatore	Pettine Angelo
1891	Italien, Victor Emanuel II. Mutual Benefit Society	Haverhill	Angelo Bassani	Emanuele Oneto
1890	Italy Military Society	Boston	Luigi Bonugli	Enrico De Luca
1892	Knights and Ladies, Federation of Loyal	Boston	T. P. Mitchell	H. P. Bailey
1887	Knights and Ladies, Royal Conclave of	Boston, 611 Washington street	E. T. Colby	Benj. F. Spelman
1893	Knights of St. Peter	Southbridge	Bazile Proulx	Louis Hetu
1892	Ladies Mutual Benefit Association	Boston	Lion Goodhard	M. Jacobs
1884	Lawrence Masonic Mutual Relief Association	Lawrence	Melvin Beal	C. H. Littlefield
1889	Lawrence Police Relief Association	Lawrence	Wm. P. Jordan	John P. O'Connor
1893	Legion of Columbus	Boston	H. K. Wilson	William W. Farr

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1892	Letter Carriers Relief Association	Worcester	Walter J. McGanley	Leonard Eisentrant
1889	Lowell Police Relief Association	Lowell	William R. Kew	M. J. Lennon
1892	Loyal Ladies Clan McGregor, No. 1	Quincy	Maggie Smith	Lizzie Chalmers
1886	Loyal Orange Institution, Grand Lodge of Massachusetts	Boston	John Shaw	Wm. Dawson
1890	Loyal Orange Institution Mut. Ben. Ass'n of Maiden City Lodge	Clinton	George Stewart	Hugh Cromie
1892	Loyal Orange Standish Lodge No. 90	Chicopee	Thos. Cousins	Andrew Morrison
1886	Lynn Fire Department Relief Association of	Lynn	Amos Holbrook	B. Frank Moody
1883	Lynn Mutual Benefit Association	Lynn	Geo. T. Newhall	Chas. E. Chase
1890	Lynn Theatrical Mechanics Association	Lynn	L. O. Russell	S. W. Farrell
1893	Magee Furnace County Mutual Benefit Association	Boston	Joseph H. Clarke	John P. Harris
1885	Malden Fire Department, Relief Association of	Malden	Thos. W. Hough	John H. Hannan
1880	Malden Mutual Benefit Association	Malden	W. F. Merrill	W. A. Carey
1891	Martin, T., & Bro. Manufacturing Co. Mut. Benefit Ass'n	Chelsea	Frederick List	Jennie McLean
1876	Masonic Mutual Relief Association of Central Massachusetts	Worcester	Josiah Pickett	Arthur H. Burton
1889	Massachusetts Good Templars Mutual Aid Association	Boston	Willard O. Wylie	J. Sydney Hutchins
1893	Massachusetts Portuguese Benevolent Society	Boston	Ant. Zetterino, Jr.	J. Rawl. d'Carvalho
1885	Massachusetts United Benevolent Association	Boston	Michael Donovan	James H. Tucker
1846	Mechanics Mutual Aid Society	Boston	John S. Carroll	John S. Welch
1893	Mens Mutual Benefit Association of Fourth Presbyterian Church	South Boston	James McIntyre	Chas. S. Brown
1878	Methodist Ministers Relief Association	Boston, 38 Bromfield street	Lewis B. Bates	J. H. Mansfield
1882	Metropolitan Mutual Aid Association	Boston	O. A. Gassett	G. B. Thompson
1876	Middlesex and Worcester Farmers and Mechanics Association	Hudson	Francis Howe	Josiah S. Welsh
1892	Mutual Relief Association of the First Baptist Church	Pittsfield	F. A. Churchill	Geo. E. Sprong
1891	National Masonic Aid Association	Westfield	James A. Lakin	A. J. Gibbs
1890	New Bedford Police Association	New Bedford	Jeremiah M. Taber	John H. Williams
1893	New Bedford Teachers Benefit Association	New Bedford	George H. Tripp	Sarah D. Ottiwell
1881	New England Benefit Association	Milford	L. E. Heath	C. B. Thompson
1877	New England Commercial Travelers Association	Boston, 67 Chauncy street	John G. Morse	Walter P. Tilton
1891	New England, Order of	Boston	William E. Bartlett	Eben S. Hinckley
1887	New England Order of Protection	Boston, 43 Milk street	Henry W. Oakes	D. M. Frye
1892	Newfoundlanders Mutual Benefit Association	Boston		John M, Byrnes
1888	Northern Legion	Boston		
1883	Northern Mutual Relief Association	Boston	George R. Kelso	Walter Wright
1882	Norwegion Society of September 19, 1853	Boston	Stener H. Stone	Karl Rudolf Thells
1892	Odd Fellows Death Benefit Association	Brockton	Frederick A. Hoyt	Wendell S. Hawes
1883	Odd Fellows, Massachusetts Branch	Lowell	Mathew Thompson	James W. Gregg
1881	Odd Fellows Mutual Benefit Association	Charlestown	N. K. Tracy	T. Weston Bryant

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DIRECTORY OF ASSESSMENT LIFE ASSOCIATIONS—*Continued.*

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
	MASSACHUSETTS—*Continued.*			
1881	Odd Fellows Mutual Benefit Association	Chelsea	John U. Perkins	C. J. Tinkom
1883	Odd Fellows Mutual Benefit Association	Dorchester	James Jessup	John K. Tileston
1885	Odd Fellows Mutual Benefit Association	Lowell	S. C. Smiley	W. D. Brown
1881	Odd Fellows Mutual Benefit Association	Lynn	Henry C. Oliver	Warren H. Usher
1882	Odd Fellows Mutual Benefit Association	Provincetown	James A. Small	Francis S. Miller
1877	Odd Fellows Mutual Relief Association of Worcester County	Worcester	Herbert Wesby	Edwin A. Wood
1878	Odd Fellows New England Provident Association	East Cambridge	George B. Hamlin	Walter Winward
1887	Odd Fellows Protective Union	Boston	John S. Damrell	C. A. Bartlett
1891	Odd Ladies Relief Fund Association	Somerville	M. C. Keltie	Nathalia G. Higgins
1882	Old Colony Railroad Beneficial Association	Boston	C. Y. Cleveland	Geo. T. Taylor
1879	Pilgrim Fathers, United Order of	Lawrence, 292 Essex street	John L. Bates	James E. Shepard
1890	Pilgrims of the Golden Circle	Boston	Joseph Q. Hawes	A. S. Morse
1883	Plymouth Mutual Benefit Association	Plymouth	H. M. Saunders	H. O. Whiting
1890	Polish Mutual Aid Society	Boston	W. J. Plociemik	Aleksky Bramowski
1893	Portuguese Union Benevolent Society	Boston	Jose A. Bettencourt	Jose Senedo
1889	Powhattan Benefit Association	Chelsea	S. P. Tenney	J. A. Fitz
1875	Prevoyance La, Societe de Secours	Boston	Frank Koenig	J. N. Charland
1893	Prince of Naples Benevolent Society	Boston	Franc. Bellamacina	Vito Tenore
1890	Progress and Help	Boston	Biagio Turco	Fiore Cornetta
1893	Provision Clerks Benefit Association	New Bedford	Frank P. P. Tuell	Wm. D. Linton
1889	Pythian Benevolent Association	Boston	Hanson Dent	N. B. Johnson
1889	Pythian Brotherhood, United	Boston	Spencer R. Riley	John E. Brown
1886	Quincy Firemens Relief Association	Quincy	Walter H. Ripley	Wm. Caldwell
1889	Rand-Avery Supply Company Benefit Society	Boston	Seth D. Geer	Alonzo G. McKinley
1893	Red Star Relief Society	Orleans	Arthur M. Chase	Hezekiah A. Taylor
1892	Relief League of America	Boston	James S. Gates	
1889	Retail Clothing Salesmens Benefit Association	Boston	J. Henry Smith	J. J. Moran
1890	Revere Rubber Co. Employees Mutual Benefit Association	Chelsea	R. T. Dixey	Wm. H. Bushell
1881	Right Arm Masonic Mutual Relief Association	West Harwich	Abiathar Doane	Chas. H. Kelley
1892	Rockland Firemens Relief Association	Rockland	Nathan B. Foster	Geo. W. Wood
1887	Roxbury Penny Aid Society	Boston	C. K. Jackson	Geo. L. Ham

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1877	Royal Arcanum	Boston, 407 Shawmut avenue	Chill W. Hazzard	W. O. Robson
1889	Royal Italian Marine Society for Mutual Aid	Boston	Ross F. Carbone	Michele Rocci
1883	Sagamore Mutual Benefit Association	Lynn	Ebenezer Beckford	Henry H. Green
1882	Salem Mutual Benefit Association	Salem	J. M. Raymond	T. T. Savory
1888	Scandinavian Hundred Men Society	Boston	Albin S. Rylander	John Hanson
1890	Scandinavian Mechanics Society	Boston	Charles E. Rosling	Martin Berg
1889	Scottish Clans, American Order of	Roslindale	James Henderson	P. D. Balfour
1878	Scottish Clans, Order of the	Boston, 587 Broadway	Walter Scott, Jr	Peter Kerr
1894	Security, Order of	Lawrence	S. A. Burbank	A. R. Sanborn
1892	Shillaber & Co. Independent Labor Union	Lynn	L. W. Peckhard	May S. Cheney
1891	Ship Carpenters Union Death Benefit Association	East Boston	H. G. Messenger	James C. Wood
1892	Somerville Death and Sick Benefit Association	Somerville	B. Jacobson	
1890	Somerville Firemens Relief	Somerville	James R. Hopkins	John E. Hill
1882	Somerville Police Relief Association	Somerville	Robert R. Perry	Dennis Kelly
1886	Sons of St. George, Albion Lodge No. 23	Boston	William Gascoine	J. J. Woolford
1888	Sons of St. George, Friendship Lodge No. 151	Lawrence	Frank Mitchell	Geo. H. Westcott
1887	Sons of St. George, Independent Order of	Cambridgeport	Frank Wilson	William E. Wall
1888	Sons of St. George, Merrimac Lodge No. 228	Lawrence	S. Cowperthwaite	David Keighley
1882	Southern Massachusetts Masonic Mutual Relief Association	Taunton	Edward Mott	Geo. F. Pratt
1880	South Shore Masonic Mutual Relief Association	Weymouth	Geo. E. Porter	Edwin F. Sterling
1893	Springfield Police Relief Association	Springfield	John L. Rice	Edw. H. Baecklen
1889	St. Andre Corporation	Lowell	Leopold C. Gelinas	Joseph A. Plante
1893	St. Anthony's Italian Mutual Relief and Beneficial Society	Boston	Pasquale Carbone	Lorenzo Forte
1891	St. Antonio, Society of	Taunton	Manoel V. Ennes	John D. Lawrence
1893	St. Jean Baptiste Societe	Marlborough	Alfred Beaudry	Cyprien Martin
1889	St. John Baptist Benevolent Society	Indian Orchard	Alfred P. Brouillette	Leander P. Daigle
1892	St. John Baptist Benevolent Society	Lowell	Geo. D. Jacques	Jas. W. Alexander
1890	St. John Baptist Mutual Aid Society	Grafton	Peter Messier	Paul St. Ouge
1889	St. John Baptist Society	Manchaug	Pierre Roy	Olivier Vasseur
1891	St. John Baptist Society	Webster	M. Maynard	E. H. Hughes
1893	St. John the Baptist Association	Holyoke	Daniel Proulx	Mederic Fleury
1891	St. John the Baptist Benevolent Union	Amesbury	J. J. Trudel	Wm. L. Blanchette
1889	St. John the Baptist Canadian Union	Fall River	Victor Blanchet	John B. Lapointe
1891	St. John the Baptist National Benevolent Union	Haverhill	Diendonne Houle	Alfred Blanchard
1890	St. John the Baptist Society of Beneficence	Lynn	Hormisdas Brodem	Edward Picher
1892	St. John the Baptist, Society of	Westborough	Andre Gauthier	Hyacinthe Trainque
1891	St. Joseph Benevolent Protective and Charitable Society	Fall River	John Silva	Luiz J. Silva

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DIRECTORY OF ASSESSMENT LIFE ASSOCIATIONS—*Continued.*

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
	MASSACHUSETTS—*Continued.*			
1889	St. Joseph Societe de Secours Mutuels	Boston	Joseph Broussard	Ovule Villemaine
1889	St. Lawrence Catholic Total Abstinence and Beneficial Society	New Bedford	John F. Andrews	Jos. W. Gallagher
1893	St. Mary's Auxiliary of Christians	Boston	Frank Massa	Benigno Tandoli
1888	St. Mary's Roman Catholic Total Abstinence Society	Turner's Falls	Dennis McCarty	John C. Harrigan
1892	S. Michael Mutual Benefit Society	Boston	Frank Pesa	Michael Cangiano
1892	St. Michael the Archangel, Society of	Boston	Francesco Marotha	Cresenzio deSimone
1891	Star of Calabrie	Boston	Pietro Pantuso	Liborio Restieri
1891	State St. and Highland Baptist Churches Mut. Relief Corp'n	Springfield	Geo. W. Tapley	Ezra T. Smith
1889	Steamboat Pilots, Volunteer Harbor No. 4 Amer. Brotherhood	East Boston	Geo. E. Nutter	R. S. Lavender
1893	Swedish Mutual Relief Society Scandia	Orange	John B. Quist	Albert Thoren
1892	Swedish Society "Vega"	Boston	C. H. Turner	Rudolph A. Berger
1882	Suffolk Masonic Mutual Relief Association	East Boston	James M. Simpson	Edward T. Pigeon
1893	Teachers Annuity Guild	Boston	G. A. Southworth	Charles W. Morey
1892	Tufts, James W., Mutual Aid Society	Boston	Chas. M. Bradley	Edward J. Noonan
1884	Unabhangiger Gegenseitiger Kranken Unterstutzungs Verein	Roxbury	John Moeller	Emil Neugebauer
1890	Union, The	Boston	Nicholas Estevez	Jose M. Martin
1889	Union St. Joseph	Northampton	Paul de Grandpre	Rudolphe Beaudoin
1893	United American Mechanics	Boston	George S. Hatch	Chas. C. Littlefield
1881	United Fellowship	Boston	Geo. C. Hardy	Henry Damon
1882	Warren Fraternal Benefit Association	Lynn	Henry C. Oliver	J. R. Guindon
1883	Wenham Mutual Benefit Association	Wenham	Simeon Dodge, Jr.	J. B. Brown
1890	Whitman Firemens Relief Association	Whitman	M. H. Curtis	Everett D. Brown
1889	Winchester Firemens Relief Association	Winchester	David N. Skillings	William A. Snow
1890	Woburn Mutual Benefit Association	Woburn	John G. Maguire	Chas. K. Conn
1878	Worcester Firemens Relief Association	Worcester	E. L. Vaughn	G. S. Coleman
1889	Worcester Police Relief Association	Worcester	David A. Matthews	P. O'Day
1892	Workmans Auxiliary Aid	Chelsea	Cyrus F. Decatur	Frederick L. White
1893	Workmens Benefit Association	Boston	Charles E. Spencer	J. Varnum Mott
1893	Young Mens Italian Mutual Benefit Society	Boston	C. De Cristoforo	J. V. Donnaruma
1888	Young Mens Protestant Temperance and Benevolent Society	New Bedford	Frank W. King	Asa Thursby

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	MICHIGAN.			
1877	Ancient Order of United Workmen of Michigan	Detroit, 15 Wilcox street	Theo. E. Bissell	W. Warne Wilson
1895	Knights of the Loyal Guard	Flint	F. H. Rankin, Jr.	Edwin O. Wood
1881	Knights of the Maccabees, Great Camp for Michigan	Port Huron, Huron avenue and Bard st.	N. S. Boynton	Thomas Watson
1883	Ladies of the Maccabees	Ann Arbor, Hamilton block	Lillian M. Hollister	Emma E. Bower
1890	Maccabees, Order of the Supreme Tent	Port Huron, Huron avenue and Bard st.	D. P. Markey	N. S. Boynton
1893	Michigan Liquor Dealers Protective Association	Detroit, Hammond Building	Stephen H. Carroll.	John F. Navin
1885	Red Cross, Order of and Knights of	Detroit, Seitz block	Wm. Acer Noble	George Williamson
1889	United Friends of Michigan	Flint	W. H. Andrews	E. F. Lamb
	MINNESOTA.			
1891	Ancient Order of Aztecs	Minneapolis, Century Building	Willis A. James	L. W. Pierce
1885	Ancient Order of Hibernians Life Insurance Fund	Stillwater	James J. Kennedy.	J.A.O'Shaughnessy
1877	Ancient Order of United Workmen of Minnesota	Wilmar		Olof Olson
1890	Faithful Catholic Shepherds, Supreme Council	St. Paul	John Venue	Frank X. Marzoff
1895	Imperial Knights	Minneapolis		
	MISSOURI.			
1894	Advance Fraternal Patriotic Alliance	Kansas City	Pliny F. Southwick.	F. P.McKeighan
1876	Ancient Order of United Workmen of Missouri	St. Louis		Wm. F. Bohn
1894	Bankers Mutual Union of America	Kansas City, Sheidley Building	William Warner	S. E. Rumble
1894	Equitable Life Maturity Association	Nevada	Joseph Talbot	T. C. Hambaugh
1894	Home Mutual Aid Association	Kansas City, 320 Temple block	M. D. Hollister	T. J. Randolph
1895	Industrial Bankers of America	Clinton		B. P. Williams
1892	Knights and Ladies of the Fireside	Kansas City	Ellsworth Magee	S. H. Snider
1873	Knights of Honor	St. Louis, 9th and Olive streets	Marsden Bellamy	B. F. Nelson
1879	Legion of Honor	St. Louis, North 4th street	J. R. Kinealy	W. H. Hofmeister
1895	Mechanics Sexennial Union	St. Joseph, 609 Francis street	F. B. Daggate	H. S. Buck
1891	National Reserve Association	Kansas City, Rialto Building	F. W. Sears	J. C. Hennessy
1895	Protestant Knights of America	St. Louis		
1894	Royal Tribe of Joseph	Sedalia	Phil. E. Chappell	E. C. Mason
	MONTANA.			
1891	Ancient Order of United Workmen of Montana	Helena		Jas. Sullivan
	NEBRASKA.			
1886	Ancient Order of United Workmen of Nebraska	Lincoln		Geo. H. Barber
....	Loyal Mystic Legion of America	Hastings	Jas. B. Heartwell	Geo. O. Churchill
1890	Woodmen of the World (Sovereign Camp)	Omaha, 212 Sheehy block	Joseph C. Root	John T. Yates
	NEVADA.			
1881	Ancient Order of United Workmen of Nevada	Dayton		John Lothrop

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DIRECTORY OF ASSESSMENT LIFE ASSOCIATIONS—*Continued.*

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
	NEW HAMPSHIRE.			
1885	Christian Burden Bearers Association	Manchester	Frank Burr	C. R. Crossett
1871	Merrimack County Odd Fellows Mutual Relief Association	Concord	Horace A. Brown	John W. Bourlet
1890	New Hampshire Odd Fellows Mutual Relief	Manchester	John A. Gidden	S. C. Gould
	NEW JERSEY.			
1892	Ancient Order of United Workmen of New Jersey	Camden, Masonic Temple	W. E. Haverstick	J. H. Lippincott
....	Brotherhood of the Union	Camden	W. Riemenschneider	L. E. Sheppard
1881	Golden Star Fraternity	Newark	George W. Lytle	J. B. Faitoute
1883	Knights and Ladies of the Golden Star	Newark, 9 Bank street	John L. Armitage	Samuel P. Lacey
1889	Loyal Additional Benefit Association	Jersey City, 102 Wayne street	Wm. A. Tompkins	Frank S. Petter
....	Masonic Mutual Life Insurance Association of New Jersey	Trenton	Hy. J. Nicklin	John G. Box
....	Masonic Mutual Life Insurance Company	Newark	Jas. Lovatt	George Jacobs
	NEW YORK.			
1890	Ahawas Israel, Independent Order of	New York, 188 Stanton street	Leopold Bieber	Leopold Herman
1894	American Fraternal Insurance Union	Batavia	John McKenzie	W. F. Bullock
1894	American Israelites, Independent Order of	New York, 142 Rivington street	William Heller	M. Levy
1885	American Star Order	New York, 119 Ludlow	Jacob Deutsch	Johann C'Zech
1877	Ancient Order of United Workmen of New York	Dunkirk, 305 Central avenue	Fred Gleason	Nathan J. Horton
1878	Benai Berith, Independent Order	New York, 203 E. 57th street	Joshua Kantrowitz	S. Hamburger
1887	Brith Abraham, Independent Order	New York, 272 E. Houston street	Emanuel Newman	Edw'd Wertheimer
1881	Catholic Benevolent Legion	Brooklyn, 40 Court street	John C. McGuire	John D. Carroll
1879	Catholic Mutual Benefit Association	Brooklyn, 543 Madison street	Michael Brennan	Cornelius J. Hickey
1893	Catholic Relief and Beneficiary Association	Auburn, 33 Wall street	Thos. H. O'Neill	Honora McCarthy
1893	Columbian Knights	Elmira, Advertiser Building	W. E. Sheive	J. F. Van Hort
1891	Empire Knights of Relief	Buffalo 52 Niagara street	Emory D. Angell	Frank E. Munger
1876	Foresters (Ancient Order) Endowment Fund	Brooklyn, 367 Fulton street	Lewis Thorne	E. M. Murtry
1871	Free Sons of Israel	New York, 791 Lexington avenue	Julius Harburger	J. H. Goldsmith
1894	Free Sons of Judah, Independent Order	New York, 112 Rivington street	G. L. Lowenthal	B. Rosenthal
1883	Knights of St. John and Malta	New York, 515 E. 119th street	Jas. W. Streeton	Jonas L. McElroy
1889	Knights of Sobriety, Fidelity and Integrity	Syracuse, Larned Building	P. S. Ryder	G. H. Fulmer

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1883	Legion of Justice	New York, 59 East 4th street	Wm. E. Franke	E. G. Thomsen
1886	National Benevolent Legion	Brooklyn, 375 Fulton street	Harry Plympton	George L. Weed
1891	National Protective Legion	Waverly	E. E. Rogers	George A. Scott
1883	National Provident Union	New York Times Building	Wm. H. McCabe	Wm. J. Gorsuch
1894	Royal Benefit Society	New York, 8 Union square	J. C. de La Mare	C. J. Frantzen
1877	Royal Templars of Temperance	Buffalo, 48 W. Eagle street	L. R. Sanborn	E. B. Rew
1879	Select Knights, Order of	Batavia	A. D. Hayes	C. W. Huggins
1894	Sons of Abraham, Independent Order	New York, 301 Broome street	Berman Bonner	Mayer Moscowitz
1883	Templars of Liberty of America	Brooklyn, 183 Nassau avenue	Thos. J. Percival	John McClurg, Jr.
1881	United Friends, Order of	Poughkeepsie, 14 Noxon street	S. L. Malcom	O. M. Shedd
1876	Western New York Masonic Relief Association	Rochester, Elwood Building	John W. Stebbins	Clifton C. Gifford
1894	Womens Catholic Benevolent Legion	New York		
	OHIO.			
1894	American Insurance Union	Columbus, Board of Trade	J. B. Johnston	John Calvin Hanna
1872	Ancient Order of United Workmen of Obio	Toledo		Walter Pickens
1877	Bohemian Roman Catholic Central Union	Cleveland, 56 Jewett street	Joseph Chalupsky	F. Sindelar
1885	Fraternal Mystic Circle, The	Columbus, 208 S. High street	D. E. Stevens	Chas. E. Rowley
1879	Knights and Ladies of the Golden Rule	Cincinnati	Robert W. Hayes	T. J. Smith
1878	Mutual Benefit Association for Masons Wives	Toledo, Masonic Temple	Eliza Topliff	Maggie M. Alcorn
1881	National Union	Toledo, National Union Building	F. Fairman	J. W. Myers
	OREGON.			
1879	Ancient Order of United Workmen of Oregon	Portland		Newton Clark
	PENNSYLVANIA.			
1891	American Union, Order of the	Philadelphia	Frederick Gaston	A. M. McElroy
1869	Ancient Order of United Workmen, Supreme Lodge	Meadville		M. W. Sackett
1869	Ancient Order of United Workmen of Pennsylvania	Pittsburg	A. A. Anderson	J. M. McNair
1873	Artisans Order of Mutual Protection	Philadelphia, 119 S. 4th street	Samuel Biggin	Louis Malony
1893	Electric Assembly	Bradford	C. P. Collins	A. Palmer
1879	Equitable Aid Union	Columbus	Albert Morgan	James W. Merritt
1886	Grand Fraternity	Philadelphia, Girard Building	Frederick Gaston	Wm. H. R. Lukens
....	I. P. Morris Beneficial Association	Philadelphia	John Gamble	Robert J. Boone
....	Junior American Mechanics	Philadelphia	Samuel B. Mench	C. L. Cadwallader
....	Knights of the Golden Eagle	Philadelphia	Jacob H. Aull	William Culbertson
1890	Ladies Catholic Benevolent Association	Erie, 415 W. 11th street	Mrs. E. B. McGowan	Mrs. J. A. Royer
....	Loyal Knights of America	Scranton	Albert Rodda	Joseph Oliver
....	Order of Sparta	Philadelphia	Mont. F. Claridge	Robert A. Welsh
1878	Odd Fellows Endowment Association of Pennsylvania	Allegheny City	John A. Myler	Geo. C. Johnstone
1886	Protected Home Circle	Sharon, 300 State street	P. D. Stratton	J. W. Mason

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DIRECTORY OF ASSESSMENT LIFE ASSOCIATIONS—*Continued.*

Year Organized.	NAME OF ASSOCIATION.	Location,	Name of President.	Name of Secretary.
	SOUTH DAKOTA.			
1889	Ancient Order of United Workmen of the Dakotas	Columbia		J. D. Lavin
	TENNESSEE.			
1877	Ancient Order of United Workmen of Tennessee	Nashville, 411½ Union street	Geo. W. Winstead.	W. H. Weakley
1876	Golden Cross, United Order of the	Knoxville	Fessenden I. Day..	W. R. Cooper
	TEXAS.			
1880	Ancient Order of United Workmen of Texas	Dallas	S. S. Faulkner	W. P. Cole
	UTAH.			
1893	Ancient Order of United Workmen of Utah, Wyo. and Idaho	Ogden		D. Thorburn
	WASHINGTON.			
1892	Ancient Order of United Workmen of Washington	Chehalis		J. M. Pickens
	WEST VIRGINIA.			
1895	Ancient Order of United Workmen of West Virginia	Wheeling		Silas M. Hathaway
	WISCONSIN.			
1877	Ancient Order of United Workmen of Wisconsin	La Crosse, 218 Main street	E. T. Wheelock...	H. C. Heath
....	Bohemian Roman Catholic Central Union of Wisconsin	Milwaukee	John Paulu	Joseph Junck
....	Bratrstvo Ceskych Farmeon	Carlton	Joseph Paulu	Frank W. Pelisek
1885	Catholic Knights of Wisconsin	Green Bay	J. H. Wegman	J. M. Callahan
1891	Fraternal Alliance	Milwaukee	M. G. Jeffris	Chas. Quarles
1888	Gegenseitige Unterstuetzungs Gesellschaft Germania	Milwaukee	Chas. Jacob	Ignatz Wetzel
1869	German Order of Harugari	Milwaukee	Herm. Ueberall	Friedr. Fritsche
1891	Mutual Aid Society of the Ministers of the Evangelical Ass'n	Madison	A. Tarnutzer	M. Wittenwyler
1855	Order of Druids	Milwaukee	G. A. Basbenroth..	Carl Thal
1869	Order of Hermann's Sons	Cedarburg	R. Stelling	Chas. Lau
1873	Schweizer Club	Milwaukee	Ed. Brodbeck	Jacob Grob
	CANADA.			
1892	Ancient Order of United Workmen of British Columbia	Victoria, B. C		H. Youdall
1892	Ancient Order of United Workmen of Man. and N. W. T.	Winnipeg, Man	Chris. Campbell...	J. M. Matthew

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1879	Ancient Order of United Workmen of Ontario	St. Thomas	D. F. Macwatt	M. D. Carder
1894	Ancient Order of United Workmen of Quebec and Mar. Prov	Montreal		A. T. Patterson
1830	British America Benefit Fund, Grand Orange Lodge	Toronto, 49 King street, W	W. C. Wallace	Robt. Birmingham
1887	Canadian Order of Chosen Friends	Hamilton, Ont., 29 James street, S	A. Edwin Lyon	Wm. F. Montague
1879	Canadian Order of Foresters	Brantford, Ont., 42 George street	C. E. Britton	Thos. White
1852	Canadian Order of Odd Fellows	Toronto, 15 King street, W	H. A. Collins	Robert Fleming
1880	Catholic Mutual Benefit Association	London, Ont., 391 Queen's avenue	Oliver K. Fraser	Samuel R. Brown
1871	Commercial Travelers Association of Canada	Toronto, 51 Yorge street	C. C. Van Norman	James Sargant
1885	Commercial Travelers Mutual Benefit Society of W. Ontario	London, Ont., Masonic Temple	G. L. Underwood	Alfred Robinson
1871	Foresters of the Dominion of Canada, Ancient Order	Toronto, 33 Richmond street, W	E. T. Perry	W. Williams
1881	Foresters, Supreme Court, Independent Order of	Toronto, Ont., King and Yonge streets	Oronhyatekha, M.D	John A. McGillivray
1864	Knights of Pythias of Ontario, Grand Lodge	Toronto, Ont., 157 Denison avenue	W. E. Rispen	George H. Mitchell
1855	Odd Fellows of Ontario, Independent Order	Toronto, 42 King street, E	Joseph Oliver	J. B. King
1874	Odd Fellows Relief Association	Kingston, Ont., Odd Fellows Hall	Fife Fowler, M. D.	R. Meek
1883	Select Knights of Canada, Sovereign Legion	St. Catharines, Ont., 17 King street	Thos. L. L. Lewis.	Bern. J. Leubsdorf
1874	Sons of England Benevolent Society	Toronto, 28 Queen street, W	Thos. Elliott	John W. Carter
1876	Sons of Scotland Benevolent Association	Toronto, Canada Life Building	Daniel L. McLean	D. M. Robertson
1881	United Protestant Benevolent Association	Hamilton, Ont., 419 King street, E	John W. Morrow	William Derby
1893	Woodmen of the World (Canadian Order)	London	W. Fuller	W. C. Fitzgerald.

DIRECTORY OF ASSESSMENT ACCIDENT ASSOCIATIONS.

1889	American Accident Company	Louisville, Ky., Board of Trade	W. H. Dillingham	Robert Skene, Jr.
1895	American Casualty Insurance Company	Oneonta, N. Y		
1894	American Central Accident Association	Des Moines, Ia	Dr. G. L. Bagley	J. H. Greene
1890	American Masonic Accident Association	Minneapolis, Minn., 207 Masonic Temple	James Smith	John A. Ladd
1895	American Mutual Accident Association	Des Moines, Ia	W. L. Reed	H. G. McElderry
1889	American Mutual Accident Association	Oshkosh, Wis., Algoma Building	J. D. Campbell	W. P. Hobart
1894	American Mutual Benefit Society	Martinsburg, W. Va	C. H. Wolfes	D. C. Seibert
1895	American Protective Accident Association	Redlands, Cal	C. A. Brown	Joseph Ogden
1886	American Sick Benefit and Accident Association	New York, N. Y, Cable Building	E. V. Brendon, M.D.	D. B. Gally
1894	American Union Accident Association	Richmond, Ind	P. W. Smith	O. B. Fulghum
1892	Atlanta Accident Association	Atlanta, Ga., 37 South Pryor street	Aaron Haas	J. H. Winkler
1890	Atlas Accident Insurance Company	Boston, Mass., 186 Devonshire street	Henry T. Turner	Thos. M. Everett
1893	Bankers Accident Insurance Company	Des Moines, Ia., Youngerman Block	G. W. Marquardt	J. W. Martin
1894	Bankers and Merchants Accident Association	Yankton, S. D	E. H. Van Antwerp	E. A. Bruce

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DIRECTORY OF ASSESSMENT ACCIDENT ASSOCIATIONS—*Continued.*

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
1885	Berkshire Health and Accident Association	Westfield, Mass	H. N. Kingsbury	Arthur L. Bush
1886	Capitol Accident Company	Springfield, Ill., Franklin Building	James W. Jefferson	O. E. Fancher
1894	Central Mutual Accident Association	Mansfield, O	Huntington Brown	R. G. Brown
1892	Columbian Accident Association	Staunton, Va	John D. Crowle	Chas. L. Cooke
1889	Commercial Mutual Accident Company	Philadelphia, Pa., Girard Building	W. H. Jarden	Robert Shean
1883	Commercial Travelers Mutual Accident Association of America	Utica, N. Y., 117 Genesee street	Henry D. Pixley	Edward Trevvett
1892	Commercial Travelers Mutual Accident Association	Indianapolis, Ind	Cary McPherson	B. N. Prather
1893	Connecticut Commercial Travelers and Mutual Accident Ass'n	New Haven, Conn	Geo. E. Baldwin	L. H. Bates
1894	Continental Masonic Accident Association	Chicago, Ill., Masonic Temple	Henry McCall	E. B. Trubey
1894	Eastern Commercial Travelers Accident Association	Boston, Mass	E. A. Toune	Lauris J. Page
1893	Empire Sick and Accident Association	Troy, N. Y., Keenan Building	John McDonald	William E. Moses
1894	Employees Accident and Sick Benefit Association	St. Paul, Minn		
1892	Employers Mutual Indemnity Company	Philadelphia, Pa	John T. Bailey	T. B. Dallas
1893	Equitable Accident Insurance Association	Boston, Mass., 53 Devonshire st	Edward A. Loomis	Arthur T. Harlow
1882	Equitable Mutual Life Association (accident branch)	Waterloo, Ia	Emmons Johnson	George W. Harbin
1891	Father Mathew Fraternal Accident Association	Pittsfield, Mass., Wollison block	John J. Leonard	E. F. Flanagan
1888	Fidelity Mutual Aid Association	San Francisco, Cal., 316 California st	C. W. Nevin	J. L. M. Shetterley
1892	Fort Wayne Mercantile Accident Association	Fort Wayne, Ind	Geo. A. Durfee	F. E. Nash
1887	Fraternal Accident Association	Westfield, Mass	James Noble, Jr	H. N. Kingsbury
1893	Fraternal Order of Protectors	Lincoln, Neb	I. E. Pierce	
1894	Fraternities Accident Order	Philadelphia, Pa., 1328 Chestnut street	Henry C. Stewart	Walter W. Connel
1892	Globe Accident Insurance Company	Indianapolis, Ind., Vance block	Thos. R. Clegg	Austin T. Quick
1894	Globe Fraternal Accident Association	Minneapolis, Minn		
....	Great Western Mutual Accident Association	Denver, Col., Tabor block		
1889	Heywood Accident Association	Gardner, Mass	C. C. Rathbun	Benj. B. Atwood
1889	Home Mutual Benefit Society	Danbury, Conn., 228 Main street	Frank W. Hodge	W.S.Watson,M.D.
1894	Imperial Accident Association	Des Moines, Ia		
1892	Indiana Traveling Mens Accident Insurance Company	South Bend, Ind	S. P. Lantz	J. E. Neff
1894	Iowa Mutual Accident Insurance Company	Nora Springs, Ia	Ira Knapp	Edgar L. Irving
1893	Iowa State Traveling Mens Company	Des Moines, Ia	W. F. Mitchell	F. E. Haley
1891	Masonic Equitable Accident Association	Boston, Mass., 131 Devonshire street	Albert C. Smith	C. S. Perry

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1892	Masonic Fraternal Accident Association	Minneapolis, Minn., Masonic Temple	C. C. Curtiss	L. Mowry
1888	Masonic National Health and Accident Association	Orange, Mass	W. M. King	Frank S. Ewing
1887	Masons Fraternal Accident Association of America	Westfield, Mass., 36 Elm street	Wm. Provin	J. A. Lakin
1887	Massachusetts Masonic Accident Association	Westfield, Mass	O. B. Parks	W. H. Foote
1883	Massachusetts Mutual Accident Association	Boston, Mass., 131 Devonshire street	E. A. Stevens	G.Leonard McNeill
1881	Mercantile Mutual Accident Association	Boston, Mass., 18 Post-office square	George M. Hobbs	W. L. Wellman
1892	Merchants and Travelers Accident Insurance Company	Syracuse, N.Y.,The Bastable, Genesee st	Anson N. Palmer	Burton E. Watson
1885	Metropolitan Accident Association	Chicago, Ill., Owens Building	H. G. Savage	C. H. Bunker
1895	Michigan Accident Insurance Company	Battle Creek, Mich.		
1894	Michigan Home and Hospital Association	Grand Rapids, Mich., Lockerby Hall B'k	Cyrus E. Perkins	Charles B. Hooker
1894	Midland Mutual Accident Association	Des Moines, Ia	C. C. Loomis	Henry Lehmann
1890	Minnesota Accident Insurance Company	St. Paul, Minn., 460 Jackson street	James P. Elmer	G. E. Schnabel
1893	Minnesota Indemnity Association	Minneapolis, Minn., 809 Wright Block	Thos. W. Davies	Martin S. Lewis
1893	Minnesota Traveling Mens Accident Company	Owatonna, Minn.		
1894	Mutual Accident Life Insurance Company	Toledo, O., Chamber of Commerce	T. P. Brown	A. E. Kauner
1894	Mutual Indemnity Company	San Francisco, Cal.	L. M. McKinney	John C. Luhr
1885	National Accident Society	New York, N. Y., 280 Broadway	Chas. H. Webb	Jos. I. Barnum
1894	National Accident Insurance Company	St. Paul, Minn.		
1894	National Benevolent Society	Kansas City, Mo., New York Life Bldg.	George R. Collins	Frank E. Lott
1889	National Masonic Accident Association	Des Moines, Ia., Masonic Temple	O. B. Ayers	J. A. Doverman
1884	New England Mutual Accident Association	Boston, Mass., 85 Water street	Augustus P. Martin	Benj. F. Dyer
1886	New York Casualty Insurance Association	Glens Falls, N. Y.	M. D. Nolan	J. G. McKee
1886	North American Accident Association	Chicago, Ill., 217 La Salle street	Frank N. Gage	A. E. Forrest
1891	Northwestern Benevolent Society	Duluth, Minn., Palladio Building	J. P. Johnson	V. D. Cliff
1892	Odd Fellows Accident Company	Boston, Mass., 131 Devonshire street	John J. Whipple	Jay B. Crawford
1892	Odd Fellows Mutual Accident Association	Boston, Mass., 31 Milk street		Geo. W. Chandler
1895	Peoples Accident Insurance Company	Des Moines, Ia		
1889	Preferred Masonic Mutual Accident Association	Detroit, Mich., 172 Griswold street	C. J. Whitney	A. C. Miller
1894	Princes of Montezuma Court	Waterville, Minn	C. C. Hawks	G. R. Cowles
1894	Profit-Sharing Masonic Accident Association	Minneapolis, Minn.		
1880	Protective Life Association (accident department)	Rochester, N. Y., 441 Powers Building	O. N. Crane	D. J. Woodworth
1889	Provident Mutual Accident Company	Philadelphia, Pa., 1001 Chestnut street	B. F. Hughes	M. D. Swisher
1889	Railway Officials and Employes Accident Association	Indianapolis, Ind., 25 to 32 Ingalls block	Chalmers Brown	William K. Bellis
1887	Red Mens Fraternal Accident Association of America	Westfield, Mass., 90 Elm street	Robert H. Kneil	Robert Gowdy
1894	Ridgely Protective Association	Worcester, Mass.	F. A. Harrington	J. E. Farwell
1892	Security Casualty Company	St. Paul, Minn.		Geo. F. Sabin
1894	Southwestern Travelers Accident Association	Kansas City, Mo		

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DIRECTORY OF ASSESSMENT ACCIDENT ASSOCIATIONS—*Continued.*

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
1884	Star Accident Company	Chicago, Ill., 205 La Salle street	H. W. K. Cutter	T. S. Quincy
1887	Sun Accident Association	Rock Island, Ill., Masonic Temple	Jos. L. Haas	Wm. A. Schmidt
1895	Teachers National Accident Association	Des Moines, Ia		
1887	Traders and Travelers Accident Company of New York	New York city, 287 Broadway	Thomas E. Sloan	H. N. Fraser
1888	Travelers Preferred Accident Association	Chicago, Ill	James W. Jefferson	W. A. Lowell
1894	Underwriters Mutual Accident Association	Des Moines, Ia., 201 5th street	W. M. Black	Geo. C. Newman
1892	Union Accident Association	Indianapolis, Ind	M. D. White	A. S. Quick
1891	United States Benevolent Society	Saginaw, E. S. Mich., Bearinger Bldg	William F. Pearson	J. Bert Pitcher
1894	Virginia Industrial Accident Association	Roanoke, Va	John H. Wright	W. C. Stephenson
1893	Washington Casualty Insurance Company	Portland, Me	Philip J. Larrabee	Willard I. Twombly
1891	Western Accident Association	Marshalltown, Ia	Geo. B. Albert	J. G. Van Orman
....	Western Travelers Accident Association	Grand Island, Neb		
1890	Woodmen Accident Association	Lincoln, Neb., Lansing Opera Bldg	A. O. Faulkner	A. D. Hicks
1894	Woodmen of the World Accident Association	Omaha, Neb., Sheehy block	John T. Yates	H. J. Root
1893	World Accident Insurance Company	Boston, Mass., 539 Exchange Bldg	J. Albion Briggs	Benj. F. Badger, Jr.

DIRECTORY OF ASSESSMENT LIVE STOCK INSURANCE COMPANIES.

1891	Ætna Live Stock Insurance Company	Glens Falls, N. Y., 102 Glen street	F. J. Dean	E. F. Dean
1892	Ætna Mutual Live Stock Insurance Company	Philadelphia, Pa	Milton H. Schrader	E. F. Dean
....	American Mutual Live Stock Insurance Company	Chicago, Ill., La Salle and Adams sts	John A. Gemez	E. H. Dawson
....	Central Nebraska Live Stock Insurance Company	Kearney, Neb	F. H. Gilcrest	A. J. Gustin
1887	Citizens Mutual Live Stock Association	Cincinnati, O	T. R. French	Geo. Wabnitz, Jr.
1887	Cleveland (Ohio) Mutual Live Stock Association	Cleveland, O., 50 Euclid avenue	T. W. McCue	W. H. Laidley
1887	Conestoga Mutual Live Stock Insurance Company	Lancaster, Pa	T. N. Hostetter	Ebin G. Snyder
1862	Douglass Mutual Live Stock Insurance Company	Pine Iron Works, Pa	S. G. Hatfield	J. W. Boyer
1894	Equine Mutual Insurance Company	Binghamton, N. Y., Hagaman block	Charles Woodruff	Henry H. Tarr
1888	Equitable Mutual Live Stock Insurance Company	Harrisburg, Pa	W. T. Gerber	H. L. Bowers
1889	Equity Mutual Live Stock Insurance Company	Philadelphia, Pa	Joseph Bird	Chas. Hartzell

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1883	Farmers and Breeders Mut. Live Stock Insur. Ass'n of the U. S.	Butler, Pa	A. D. Weir	John E. Byers
1891	Farmers and Horsemans Mutual Live Stock Insurance Company.	Ypsilanti, Mich		
1888	Farmers and Mechanics Mutual Live Stock Association	Harrisburg, Pa	Lewis Poltz	John G. Gruber
1891	Farmers Mutual Live Stock Insurance Association	Des Moines, Ia., 308 Youngerman block.	W. J. Beaman	S. W. Johnson
1887	Farmers Mutual Live Stock Insurance Company	Baltimore, Md	John F. Crise	Chas. E. Watkins
1883	Farmers Mutual Live Stock Insurance Co. of Mercer Co	Jackson Centre	J. H. McCurdy	L. W. Donaldson
1895	Fidelity Live Stock Insurance Company	Baltimore, Md		
1887	Globe Mutual Live Stock Insurance Company	Springtown, Pa	P. H. Riegel	H. S. Funk
1856	Goshenhopper Mutual Live Stock Insurance Company	Pennsburg, Pa	Thos. H. Gery	John G. Hillegass
1888	Hatboro Mutual Live Stock and Prot. Ins. Co. of Montgomery Co.	Hatboro, Pa	William Penrose	Willis W. Wilgus
1887	Hawkeye Live Stock Association	Clinton, Ia	Milo Smith	Murray Haywood
1893	Home Mutual Live Stock Insurance Company	Gloversville, N. Y., 27 N. Main street	James W. Filmer	W. H. Dixon
1893	Horse Owners Mutual Indemnity Association	Rochester, N. Y., 39 State street	K. P. Shedd	J. R. Elsbree
1893	John Hancock Live Stock Insurance Company	Albany, N. Y., 467 Broadway	J. P. Thomas	H. B. Chapman
1889	Lower Providence Mutual Live Stock Insurance Company	Lower Providence, Pa	I. Z. Reiner	D. M. Casselberry
1893	Manhattan Live Stock Insurance Company	New York city, 308 W. 125th street	Chas. W. Dickel	Chas. E. Schaffner
1886	Maryland Live Stock Insurance Company	Baltimore, Md	J. A. Denton	E. Huggins
1891	Michigan Mutual Live Stock Insurance Company	Cadillac, Mich., Mitchell street	Fred H. Aldrich	Frank D. Wade
1891	Minnesota Valley Mutual Live Stock Insurance Company	Le Sueur, Minn		
1882	National Mutual Live Stock Insurance Company	Mt. Union, Pa., Water street	W. H. Woods	J. S. Woods
1888	New England Live Stock Insurance Company	Boston, Mass., Tremont street	J. A. Harwood	L. Tillinghast
1869	Northampton Mutual Live Stock Insurance Company	Easton, Pa	John N. Leitz	Reuben Kolb
1886	Ohio Mutual Live Stock Association	Canton, O	P. L. Manly	F. A. Foster
1890	Pacific Coast Live Stock Owners Mutual Protective Association	Monterey, Cal	B. V. Sargent	G. W. Gallauar
1886	Pennsburg Mutual Horse Insurance and Det. Company	Pennsburg, Pa	Noah D. Frank	Henry J. Smith
1884	Peoples Mutual Live Stock Insurance Company of Pennsylvania.	Philadelphia, Pa., Fourth and Walnut sts	C. Myers	E. B. Hope
1883	Peoples Mutual Live Stock Society	Chicago, Ill., 79 Dearborn street		C.A. Bruner(cash'r)
1893	Provident Mutual Live Stock Insurance Company	Philadelphia, Pa		
1893	Reserve Fund Live Stock Insurance Company	New York city, Lincoln Building	George W. Burton	Paul E. Dubreuil
1888	Rhode Island Mutual Live Stock Insurance Company	Providence, R. I., 283 Westminster st	Shirley A. Elsbree	G. W. Burton
1891	Security Live Stock Insurance Company	Boston, Mass., 53 State street	Thos.H.McDonnell	William D. Webb
1895	Spangler Stock Insurance Company	Spangler, Pa	M. D. Koontz	H. Ager
	Stockraisers Mutual Live Stock Association	East Palestine, O	W. C. Wallace	J. E. Nevin
1868	Trumbauersville Horse Insurance and Detective Company	Trumbauersville, Pa	Hy. F. Reiter	A. H. Trumbauer
1857	Tylersport Mutual Live Stock Insurance Company	Tylersport, Pa	Thos. Roudenbush	Chas. H. Macknet
1895	Virginia Live Stock Insurance Company	Richmond, Va	J. J. Hawkes	W. J. Watkins
1894	Wisconsin Mutual Live Stock Insurance Company	Milwaukee, Wis	Fred Schreiber	F. W. Earle

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STATISTICS OF ASSESSMENT ASSOCIATIONS.

In the following tables we present the statistics of a large number of assessment associations, both life and accident, and fraternal societies, showing the transactions and financial condition for five years for organizations that have been in existence that length of time, and whose reports are available. These figures have been carefully compiled from official reports made to insurance departments, or from reports specially furnished to us for THE HAND-BOOK. The comparative form in which they are presented lends special importance to them:

ASSESSMENT ACCIDENT ASSOCIATIONS.

NAME, LOCATION AND DATE OF ORGANIZATION OF ASSOCIATION, AND NAMES OF OFFICERS.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates Written During Year.	No. of Certificates in Force at End of Year.	Amount in Force at End of Year.
		$	$	$	$	$	$	$	$	$			$
American Accident Company.....	1894	58,375	.....	58,375	26,766	19,095	19,810	65,671	162,221	12,345	3,205	5,571	27,211,100
338 *W. Main st., Louisville, Ky.* 1886.	1893	76,663	30,056	106,719	51,842	27,251	24,667	103,760	171,928	49,994	3,492	5,764	26,477,100
W. H. Dillingham, Pres.; Robert	1892	88,846	.....	88,846	24,695	31,983	30,258	86,936	128,436	7,648	4,930	6,549	30,091,600
Skene, Jr., Sec.	1891	71,215	.....	71,215	30,843	21,775	26 571	79 189	117,680	12,100	4,260	6,057	27,961,600
	1890	82,954	.....	82,954	20,686	28,969	25,051	74,705	113,666	.....	5,764	5,816	26,850,500
American Masonic Accident Association..	1894	36,716	13,625	50,341	27,874	8,673	10,714	47,261	24,175	11,000	1,525	3,028	12,383,750
207 Masonic Temple, Minneapolis, Minn.	*1893	42,020	21,385	63,405	29.511	17,158	14,499	61,167	20,169	11,741	3,200	4,167	15,072,000
1890.—James Smith, Pres.; John	1892	29,339	10,860	40,199	12,545	11,429	8,670	32,644	37,967	10,000	2,152	3,408	13,624,700
A. Ladd, Sec.	1891	20,597	9,110	29,707	7,559	10,598	3,630	21,787	16,779	354	1,822	2,004	8,359,700
	1890	6,061	9,160	15,221	1,418	8,977	2,207	12,602	7,321	784	1,683	1,571	6,604,900
American Mutual Accident Association...	1894	47,658	512	48,170	33 428	.....	15.352	48,780	29,534	14,684	3,343	3,693	6,073,800
Algoma Bldg., Oshkosh, Wis. 1889.	1893	48,880	419	49,299	32,103	2,545	13.775	48,423	25,883	8,253	3.515	3,914	5,562,600
J. D. Campbell, Pres.; W. P.	1892	40,972	261	41,233	21,530	65	15,052	36,647	14.982	2,827	3,787	3.955	4,800,850
Hobart, Sec.	1891	23,597	10,358	33.955	13 056	10,328	7,232	30,616	10,584	4,789	2,951	2,411	2,846,300
	1890	13,598	6,757	20,355	7,404	6,757	3,079	17,240	4,261	1,952	2,703	1,806	1,853,450
American Sick Ben. and Acc. Association	1894	19,500	2,605	22,105	6,426	7,735	7.760	22,325	20.777	4,460	2,691	.....	.....
106 *Fulton st., New York City.* 1886.	1893	13,909	1,605	15,514	3,648	7,219	5.027	15,894	3,708	.....	3,160	2,103	.....
Edwin V. Brendon, M. D., Pres.;	1892	4,120	3,008	7,128	1,211	1,503	3,466	6,180	4,511	.....	361	257	.....
D. B. Gally, Sec.	1891	3,216	615	3,831	392	665	1,126	2,183	3,563	33	207	205	.....
	1890	2,246	549	2,795	117	420	528	1,065	1,915	.....	133	120	.....

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Atlanta Accident Association.....	1894	44,171	116	44,287	20,709	13,447	8,538	42,608	38,634	.....	3,257	2,585	3,787,495
37 *S. Pryor st., Atlanta, Ga.* 1892.	1893	26,809	8,294	35,103	6,702	7,089	10,994	26,030	33,552	.....	2,662	2,337	2,967,750
Aaron Haas, Pres.; J. H. Winkler, Sec.	1892	112	2,750	2,862	255	18	2,216	2,489	3,949	2,750	172	172	246,500
Atlas Accident Insurance Company.....	1894	39,719	16,261	55,980	16,858	24,933	13,930	55,721	23,813	11,247	2,658	3,368	15,160,000
186 *Devonshire st., Boston, Mass.* 1890.	1893	32,778	23,947	56,725	13,637	26,341	14,829	56,351	25,769	11,487	3,562	3,050	13,082,750
Hy. E. Turner, Pres.; Thos. M. Everett, Sec. and Gen. Man.	1892	22,938	33,216	56,154	6,415	29,105	7,849	43,369	23,697	8,603	5,414	4,016	17,815,170
	1891	12,704	24,608	37,312	1,043	18,908	8,715	28,669	10,831	3,427	3,910	3,396	15,615,220
	1890	647	1,921	2,568	61	358	914	1,333	997	.....	853	358	89,500
Bankers Accident Insurance Company...	1894	15,396	14,335	29,731	6,135	4,242	8,353	19,375	21,728	1,200	1,240	2,012	9,692,500
Youngerman Block, Des Moines, Ia.,	1893	4,199	10,390	14,589	687	962	2,607	4,326	11,600	950	1,070	1,032	5,160,000
1893.—G. W. Marquardt, Pres.; J. W. Martin, Sec.													
Bankers and Merchants Accident Ass'n..	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Wilcox Block, Yankton, S. D. 1894.													
E. H. Van Antwerp, Pres.; E. A. Bruce, Sec.													
Berkshire Health and Accident Ass'n.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Westfield, Mass. 1885.	1893	3,072	1,138	4,210	2,254	1,234	1,075	4,663	1,972	.....	193	389	.....
H. N. Kingsbury, Pres.; Arthur L. Bush, Sec.	1892	3,011	2,210	5,221	1,696	1,760	1,729	5,185	2,389	.....	415	444	.....
	1891	2,109	619	2,728	1,644	619	714	2,977	2,353	.....	104	241	.....
	1890	3,191	268	3,359	2,151	168	1,150	3,469	2,567	132	28	219	.....
Capitol Accident Company.....	1894	7,769	2,536	10,305	4,200	1,626	3,479	9,305	8,700	3,700	604	1,023	3,505,000
327 *S. Fifth St., Springfield, Ill.*	1893	11,640	9,625	21,265	6,970	5,763	4,445	17,297	11,200	1,125	925	1,367	5,455,000
1886.—Jas. W. Jefferson, President;	1892	15,057	8,645	23,702	9,099	9,500	4,967	23,566	7,132	3,812	1,690	1,732	6,170,000
O. E. Fancher, Secretary.	1891	16,711	7,885	24,596	12,756	9,291	4,007	26,501	7,730	2,019	1,577	2,446	8,625,400
	1890	17,723	12,135	24,588	9,129	13,568	5,341	28,038	5,362	3,113	2,427	2,365	8,276,400
Columbian Accident Association.....	1894	6,910	10,200	17,199	2,557	714	3,616	6,687	11,614	.....	1,814	1,347	6.857,500
Staunton, Va., 1892.—J. D. Crowle,	1893	9,244	10,000	19,244	2,407	3,219	7,716	12,342	11,177	.....	2,564	1,876	9,299,500
Pres.; Charles L. Cooke, Sec.													
Commercial Mutual Accident Company..	1894	32,769	1,608	34,377	17,403	2,126	13,559	33,142	27,697	5,550	1,432	3,009	14,956,000
Girard B'lding, Philadelphia, Pa., 1889.	1893	29,256	1,461	30,717	12,908	2,296	13,837	29,041	25,637	5,750	1,464	2,601	12,824,000
W. H. Jarden, Pres.; Robt. Shean, Sec.	1892	22,806	7,303	30,109	11,795	7,766	9,780	29,341	26,628	10,675	1,345	2,100	10,500,000
	1891	20,216	4,992	25,208	4,615	4,926	9,552	19,116	20,125	7,191	912	1,858	9,290,000
	1890	18,308	3,967	22,275	8,880	4,483	6,044	19,407	6,471	7,007	1,346	1,773	8,865,000

* Figures revised by association after the insurance department report was issued.

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STATISTICS OF ACCIDENT ASSOCIATIONS—*Continued.*

Name, Location and Date of Organization of Association, and Names of Officers.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates Written During Year.	No. of Certificates in Force at End of Year.	Amount in Force at end of Year.
		$	$	$	$	$	$	$	$	$			$
Com. Travelers Mutual Accident Ass'n...	1894	3,841	1,011	4,852	2,729	519	923	4,171	1,463	.....	512	750	.....
Indianapolis, Ind., 1892.—Carey McPherson, Pres.; B. N. Prather, Sec.	1893	620	569	1,189	364	2	530	896	783	.....	296	442	.....
	1892	334	334	668	25	.....	158	183	485	.....	167	167	.....
Com. Trav. Mut. Acc. Ass'n of America..	1894	88,795	9,818	98,613	73,704	* 3,402	15,785	94,891	40,881	20,000	1,735	13,618	68,090,000
73 *Genesee street, Utica, N. Y.*, 1883. Henry D. Pixley, Pres.; Edward Trevvett, Sec.	1893	103,117	9,220	112,337	74,735	* 3,383	13,139	91,257	37,159	20,000	1,979	12,666	63,330,000
	1892	87,104	10,665	97,769	75,172	* 2,548	12,699	90,419	16,079	.....	2,605	11,256	56,280,000
	1891	54,837	10,160	64,997	47,546	* 1,890	12,796	62,232	3,729	.....	2,479	9,111	45,555,000
	1890	48,605	9,001	57,606	48,869	* 1,218	11,726	62,813	964	.....	2,260	6,959	34,795,000
Continental Masonic Accident Ass'n.....	1894	2,552	5,000	7,552	77	442	1,276	1,795	6,268	5,104	784	677	1,728,500
Masonic Temple, Chicago, Ill. 1894. Henry McCall, Pres.; E. B. Trubey, Sec.													
Empire Sick and Accident Company.....	1894	15,760	2,285	18,045	5,934	7,300	4,224	17,487	17,600	1,560	2,930	1,706	.....
Troy, N. Y., 1893.—John McDonald, Pres.; William E. Moses, Sec.	1893	10,925	90	11,015	353	1,967	386	2,706	8,945	.....	995	794	.....
Employers Mutual Indemnity Company..	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
606 *Chestnut st., Philadelphia, Pa.*, 1892.—John T. Bailey, Pres.; T. B. Dallas, Sec.	1893	3,501	8,084	11,585	1,875	20	7,392	9,287	5,872	.....	111	114	1,880,000
	1892	7,338	36	7,374	608	24	3,743	4,374	4,003	.....	72	57	715,000
Equitable Accident Insurance Ass'n.....	1894	15,056	6,194	21,250	2,440	6,971	10,310	19,725	8,380	578	1,219	1,810	7,046,000
53 *Devonshire st., Boston, Mass.* 1893. Edward A. Loomis, Pres.; A. T. Harlow, Sec.	1893	5,247	3,253	8,500	79	1,709	1,498	3,286	5,213	2,453	1,725	1,671	6,355,000

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Equitable Mut. Life Association (Ac. Br.).	1894	4,273	956	5,229	3,205	977	921	5,103	126	.....	478	480	349,000
Waterloo, Ia. 1882.	1893	5,572	4,557	10,129	4,918	4,326	846	10,090	.....	.....	1,302	925	549,600
Geo. W. Harbin, Pres.; Jno. R. Cheasbro, Sec.	1892	3,991	3,475	7,466	3,342	2,984	1,140	7,466	.....	.....	635	785	546,100
Father Mathew Fraternal Accident Ass'n.	1894	4,175	1,315	5,490	1,953	1,417	2,266	5,636	2,281	109	281	450	450,000
Wollison Block, Pittsfield, Mass. 1891.	1893	5,087	2,015	7,102	2,259	2,356	2,154	7,060	2,670	943	403	611	611,000
John J. Leonard, Pres.; E. F. Flanagan, Sec.	1892	4,661	2,685	7,346	931	2,715	2,167	5,813	2,904	291	1,273	749	749,000
Fidelity Mutual Aid Association.....	1894	38,859	17,706	56,565	12,247	21,908	21,397	55,552	21,083	92	3,468	3,474	339,000
315 *California st., San Francisco, Cal.,*	1893	39,820	15,924	55,744	14,776	15,055	25,846	55,677	21,048	6	3,011	3,423	291,050
1888.—C. W. Nevin, Pres.; J. L.	1892	52,310	29,052	81,362	17,820	28,665	27,237	73,722	21,060	86	7,613	3,460	251,200
M. Shetterley, Sec.	1891	50,483	38,534	89,017	20,041	39,913	21,401	81,355	13,502	167	9,710	4,164	312,300
	1890	32,540	41,900	74,440	12,232	42,271	15,862	70,365	5,673	2,070	.....	3,533	.....
Fort Wayne Mercantile Acc. Association.	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Fort Wayne, Ind. 1892.	1893	1,773	905	2,678	1,389	26	1,025	2,440	1,905	354	889	711	.....
Geo. A. Durfee, Pres.; F. E. Nash, Sec.													
Fraternal Accident Ass'n of America.....	1894	51,864	6,640	58,504	33,022	15,414	11,847	60,304	36,746	16,000	1,328	8,052	23,426,650
Westfield, Mass. 1887.	1893	64,041	22,092	86,133	49,945	22,381	13,031	85,357	25,150	16,000	2,462	8,635	25,108,090
James Noble, Jr., President; H. N.	1892	69,074	22,485	91,559	48,649	28,239	12,003	88,891	28,188	8,750	3,789	9,482	27,572,690
Kingsbury, Secretary.	1891	60,137	22,605	82,742	45,835	29,043	11,129	86,007	27,365	5,000	4,909	8,021	23,487,140
	1890	50,988	19,615	70,603	31,089	27,515	9,230	67,834	27,802	5,000	4,109	6,480	20,022,650
Fraternal Aid Association	1894	31,098	4,493	35,591	28,277	1,922	6,940	37,139	1,810	1,534	2,265	4,826	8,689,000
Lawrence, Kan. 1890.													
Will T. Walker, Pres.; Ed Roussell, Sec.													
Globe Accident Insurance Company.....	1894	33,212	.....	33,212	7,104	3,880	15,931	26,915	22,165	375	2,523	2,607	3,375,989
Ætna Bldg., Indianapolis, Ind. 1892.	1893	29,789	5,000	34,789	10,563	8,162	10,888	29,654	24,703	7,193	2,971	2,168	3,231,488
Thos. R. Clegg, Pres.; Austin T. Quick, Sec.	1892	50,463	4,249	54,712	14,952	11,250	20,990	47,192	20,426	375	6,765	5,035	7,585,210
Heywood Accident Association ‡.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Gardner, Mass. 1889.	1893	1,338	63	1,401	1,401	.....	81	1,482	98	.....	124	293	.....
C. C. Rathbun, Pres.; Benj. B.	1892	534	128	662	500	.....	50	550	178	.....	.....	239	.....
Atwood, Sec.	1891	293	32	325	303	12	2	317	55	.....	43	158	.....
	1890	567	66	633	579	25	23	627	61	.....	.....	141	.....

* Medical examiner's fees only. ‡ Confined to the employees of Heywood Bros. & Co.

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STATISTICS OF ACCIDENT ASSOCIATIONS—*Continued.*

Name, Location and Date of Organization of Association, and Names of Officers.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates Written During Year.	No. of Certificates in Force at End of Year.	Amount in Force at End of Year.
		$	$	$	$	$	$	$	$	$			$
Home Mutual Benefit Society.....	1894	5,725	219	5,944	2,095	883	3,206	6,274	1,251	197	272	523	1,041,430
228 *Main st., Danbury, Conn.* 1889.	1893	6,391	146	6,537	3,054	308	3,386	6,748	1,580	120	490	593	1,195,876
Frank W. Hodge, President; Wilbur	1892	6,566	89	6,655	2,505	129	3,061	5,695	1,991	.....	1,125	736	1,094,932
S. Watson, M. D., Sec.	1891	4,450	15	4,465	1,986	.....	2,592	4,578	937	.....	1,330	853	832,766
	1890	2,413	36	2,449	320	.....	1,327	1,647	943	.....	460	365	941,350
Indiana Traveling Mens Acc. Ass'n.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Main and Jefferson sts., South Bend, Ind., 1892.—S. P. Lantz, Pres.; J.	1893	46,937	8,526	55,463	40,770	716	13,513	54,999	.....	.....	7,290	7,434	37,170,000
B. Neff, Sec.	1892	4,787	4,571	9,358	1,255	.....	6,015	7,467	.....	.....	4,374	4,368	21,840,000
Iowa Mutual Accident Insurance Co.....	1894	3,225	2,536	5,761	1,512	2,531	1,098	5,735	885	476	671	522	1,527,000
Nora Springs, Ia. 1894.													
Ira Knapp, Pres.; Edgar L. Irving, Sec.													
Iowa State Traveling Mens Association..	1894	73,211	20,336	93,547	75,376	986	12,087	88,449	7,227	5,000	1,374	9,556	47,780,000
Des Moines, Ia., 1880.—W. F. Mitchell,	1893	53,243	17,354	70,597	56,094	846	8,992	65,932	4,665	.....	1,877	9,506	47,530,000
Pres.; F. E. Haley, Sec.	1892	43,437	8,737	52,174	34,649	365	7,782	42,796	9,378	.....	3,427	8,500	42,500,000
Masonic Equitable Accident Association..	1894	61,200	14,221	75,421	36,987	19,523	15,993	71,503	12,659	832	2,818	6,201	26,356,500
Boston, Mass., 131 *Devonshire st.*, 1891.	1893	39,048	26,902	65,950	22,397	30,038	9,277	61,713	6,805	1,589	5,380	5,161	21,468,750
Albert C. Smith, Pres.; C. S. Perry,	1892	4,176	12,505	16,681	2,399	.....	11,784	14,183	2,498	.....	.....	1,505	6,260,800
Sec.													
Masons Frat. Accident Ass'n of America..	1894	110,225	17,339	127,564	75,024	28,219	31,694	134,937	50,208	14,585	3,318	10,017	42,595,390
Masonic Temple, Westfield, Mass. 1887.	1893	112,093	22,110	134,203	79,622	30,129	25,658	135,409	81,466	30,077	3,952	11,032	47,071,540
Wm. Provin, President; James A.	1892	115,676	30,909	146,585	67,787	35,200	27,585	130,572	59,040	2,778	4,963	11,210	47,847,620
Lakin, Secretary.	1891	99,070	29,152	128,222	73,522	36,234	24,458	134,214	32,999	7,288	4,904	10,508	44,786,900
	1890	84,377	40,364	124,741	50,144	41,439	25,292	116,875	20,961	14,332	7,223	10,088	42,951,500

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Masons Fraternal Accident Ass'n of Minn.	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Masonic Temple, Minneapolis, Minn.,	1893	1,387	3,624	5,011	712	2,948	1,023	4,683	908	1,731	563	196	516,575
1892.— C. C. Curtiss, Pres.; L. Mowry, Sec.	*1892	110	1,139	1,249	.....	510	629	1,139	196	650	130	88	412,000
Massachusetts Mutual Accident Ass'n....	1894	29,900	19,707	49,607	12,570	14,437	16,567	43,579	28,066	11,438	2,638	3,384	12,411,750
131 *Devonshire st., Boston, Mass.* 1883.	1893	18,059	13,876	31,935	8,053	13,350	8,809	30,229	15,404	4,087	1,998	2,281	8,185,625
Everett A. Stevens, President; G.	1892	14,015	9,933	23,948	6,364	8,676	6,182	21,222	11,074	2,600	1,398	1,568	5,325,750
Leonard McNeill, Secretary.	1891	12,387	6,959	19,346	9,667	5,035	6,125	20,827	8,348	2,600	926	1,442	4,523,125
	1890	12,128	8,274	20,402	6,113	6,264	5,099	17,476	15,739	7,600	1,098	1,352	3,996,250
Mercantile Mutual Accident Association..	1894	21,565	511	22,076	11,096	874	7,828	19,798	28,843	12,191	96	1,396	4,988,000
18 *Post-office Sq., Boston, Mass.* 1881.	1893	30,667	3,083	33,750	18,995	5,381	7,651	32,127	37,942	22,218	1,020	2,030	6,807,450
G. W. Hobbs, President; Wm. L.	1892	44,405	9,306	53,711	36,216	10,139	14,016	60,371	44,943	30,342	3,082	4,563	14,478,490
Wellman, Secretary.	1891	38,902	23,433	62,335	20,406	19,957	17,993	58,356	46,415	25,052	4 495	4,772	16,019,075
	1890	33,194	8,025	41,219	19,866	8,959	9,988	38,813	27,758	10,981	1,621	3,433	14,003,300
Merchants Accident Insurance Co.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	....	.....	.....
Owatonna, Minn. 1893.	1893	118	59	177	.....	.....	138	144	33	25	57	57	.....
E. W. Richter, Pres.; W. A. Dynes, Sec.													
Merchants and Travelers Acc. Ins. Co...	1894	17,753	11,492	29,245	5,611	7,501	11,314	24,953	20,425	7,923	1,421	1,671	7,500,550
The Bastable, Syracuse, N. Y., 1892.	1893	7,577	15,868	23,445	3,007	5,877	13,632	22,882	11,907	3,926	1,349	1,163	4,951,300
A. N. Palmer, Pres.; B. E. Watson, Sec.	†1892	7	10,622	10,629	55	260	1,941	2,219	9,242	1,137	415	319	1,268,000
	1894	79,129	31,930	111,059	29,298	38,946	39 643	107,887	38,291	2,647	8,656	7,023	8,876,000
Metropolitan Accident Association.....	1893	71,595	28,845	100,440	29,103	36,401	30,591	96,329	32,752	4,055	7,612	6,026	11,605,250
Monroe and Fifth ave., Chicago, Ill.	1892	56,123	32,115	88,238	17,570	36,809	26,078	80,457	19,105	1,200	6,423	4,741	9,800,250
1885.—H. G. Savage, President;	1891	35.477	9,747	45,224	18,770	12,880	15,031	46,681	14,201	1,044	4,013	3,893	10,846,150
C. H. Bunker, Secretary.	1890	25,745	7,376	33,121	13,330	6,269	10,186	29,785	16,773	1,149	2,629	2,989	8,570,700
	1894	2,833	1,100	3,933	611	1,100	2,323	4,034	3,731	375	165	220	.....
Minnesota Accident Insurance Company.	1893	2,608	575	3,183	499	604	3,006	4,109	1,256	150	115	216	.....
Endicott Bldg., St. Paul, Minn., 1890.	1892	4,010	2,785	6,795	1,112	2,881	2,460	6,453	11,113	557	557	617	.....
James P. Elmer, Pres; Geo. E.	1891	4,003	2,470	6,473	1,129	2,641	2,525	6,295	10,681	380	494	611	.....
Schnabel, Sec.	1890	3,112	2,330	5,442	636	2,385	1,608	4,629	813	.....	426	285	.....
Michigan Home and Hospital Ass'n.....	1894	1,410	1,356	2,766	.....	1,457	603	2,060	.....	.....	641	534	36,200
Grand Rapids, Mich., Lockerly Hall,													
1894.—Cyrus E. Perkins, Pres.; Charles B. Hooker, Sec.													

* Commenced business Nov. 14. † Incorporated Oct. 8.

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STATISTICS OF ACCIDENT ASSOCIATIONS—*Continued.*

NAME, LOCATION AND DATE OF ORGANIZATION OF ASSOCIATION, AND NAMES OF OFFICERS.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates Written During Year.	No. of Certificates in Force at End of Year.	Amount in Force at End of Year.
		$	$	$	$	$	$	$	$	$			$
Minnesota Indemity Association.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Minneapolis, Minn. 1893.	1893	182	401	583	110	291	142	543	39	10	125	42	3,580
Thomas W. Davis, Pres.; M. S. Lewis, Sec.													
Mutual Indemnity Company.....	1894	7,592	4,587	12,179	952	6,578	1,472	9,002	6,013	.....	1,328	510	186,925
328 *Montgomery st., San Francisco, Cal.* 1893.—L. M. McKenney, Pres.; John C. Suhr, Sec.													
National Accident Society.....	1894	54,934	15,702	70,636	20,061	15,638	28,631	64,330	64,429	14,820	2,037	4,158	37,307,500
280 *Broadway, New York city.* 1885.	1893	55,170	20,203	75,373	20,995	16,314	30,782	68,091	53,457	10,954	3,231	4,079	35,903,250
Charles H. Webb, President; J. I. Barnum, Secretary.	1892	44,861	28,205	73,066	15,919	18,205	20,874	54,999	54,217	20,955	3,633	3,894	25,265,500
	1891	27,400	13,312	40,712	10,241	16,241	16,261	43,342	38,710	20,956	3,459	3,742	21,977,000
	1890	21,934	22,185	44,119	9,065	12,655	14,289	36,009	38,703	18,345	2,599	2,862	12,441,000
National Masonic Accident Association...	1894	40,099	19,410	59,509	25,391	19,958	13,797	59,146	10,509	354	3,564	4,881	20,826,500
Masonic Temple, Des Moines, Ia., 1889.	1893	33,181	14,075	47,256	16,002	17,225	10,050	43,278	10,145	332	2,815	4,010	17,498,000
O. B. Ayres, President; J. A. Doverman, Secretary.	1892	27,939	9,880	37,819	15,844	9,889	9,155	34,888	6,167	520	1,976	2,925	12,841,000
	1891	17,999	8,935	26,934	9,572	9,355	5,583	24,513	3,236	246	1,787	2,296	10,225,250
	1890	10,176	8,080	18,256	6,317	8,279	3,882	18,478	816	173	1,616	1,576	7,194,000
New England Mutual Accident Ass'n....	1894	135,205	11,044	146,249	61,134	34,017	45,024	140,175	103,066	23,037	6,184	11,927	65,444,350
85 *Water st., Boston, Mass.* 1884.	1893	138,670	10,201	148,871	57,871	31,738	47,240	136,849	89,546	12,083	4,454	9,762	43,771,250
A. P. Martin, President; Benj. F. Dyer, Secretary.	1892	131,464	17,374	148,838	58,148	33,795	43,642	135,585	81,629	17,414	5,952	9,864	42,909,750
	1891	117,616	31,400	149,016	68,097	45,295	39,689	153,081	60,505	17,370	6,939	9,255	39,686,500
	1890	107,279	46,881	154,160	44,686	57,330	38,342	140,358	72,963	27,076	9,659	9,373	37,283,750
New York Casualty Insurance Ass'n.....	1894	807	863	1,670	105	242	917	1,268	909	365	398	124	.....
Glens Falls, N. Y. 1886.	*1893	185	272	457	86	255	352	693	17	.....	217	217	.....
A. B. Colvin, President; J. G. McKee, Secretary.	1892	1,092	1,632	2,724	429	1,187	855	2,471	253	630	230	73	.....
	1891	1,642	4,602	6,244	623	3,606	2,345	6,574	.....	325	722	223	.....
	1890	1,501	4,178	5,679	1,037	1,650	2,934	5,621	331	32	322	127	.....

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North American Accident Association....	1894	46,676	18,186	64,862	13,631	5,799	23,580	58,983	45,497	6,602	3,522	5,811	24,048,000
217 *La Salle st., Chicago, Ill.* 1886.	1893	43,056	19,096	64,152	14,015	14,026	22,141	57,894	42,077	9,220	3,772	5,637	23,698,000
F. N. Gage, President; A. E. Forrest, Secretary.	1892	35,964	24,501	60,465	5,747	16,058	17,273	53,193	19,426	1,771	4,882	5,069	22,015,300
	1891	19,519	17,162	36,681	2,892	2,223	14,592	33,785	40,902	3,134	3,370	3,105	13,448,500
	1890	3,174	9,225	12,399	874	5,211	3,482	9,567	3,469	.....	2,232	2,034	8,739,000
Northwestern Benevolent Society.....	1894	47,500	21,122	68,622	24,921	23,352	19,649	68,094	18,257	1,494	8,148	5,258	525,800
Palladio Bldg., Duluth, Minn. 1891.	1893	54,511	164	54,675	31,765	3,619	12,586	48,165	17,408	3,202	11,554	5,210	521,000
J. P. Johnson, Pres.; V. D. Cliff, Sec.	1892	24,420	1,067	25,487	12,713	1,221	5,901	19,891	10,178	3,290	9,735	4,958	495,800
Odd Fellows Accident Company.....	1894	55,515	16,070	71,585	36,652	16,070	17,591	70,313	21,516	2,650	3,214	6,253	18,596,300
131 *Devonshire st., Boston, Mass.*, 1892.	1893	27,090	29,510	56,600	10,609	29,510	9,030	49,149	7,564	92	5,902	5,940	17,329,450
John J. Whipple, Pres.; Jay B. Crawford, Sec.; Henry A. Harding, Treas. & Gen. Mgr.	1892	332	7,231	7,563	220	.....	7,230	7,450	113	.....	1,369	1,367	4,736,000
Preferred Masonic Mutual Acc. Ass'n....	1894	29,490	16,708	46,198	12,380	5,691	15,635	33,974	43,082	11,372	823	2,702	12,427,500
172 *Griswold st., Detroit, Mich.* 1889.	1893	27,347	14,717	42,064	13,011	7,779	10,357	31,167	41,812	15,009	1,495	3,011	14,040,000
C. J. Whitney, President; A. C. Miller, Secretary.	1892	25,521	13,761	39,192	8,971	13,316	9,802	32,089	34,649	19,732	2,451	2,780	12,995,000
	1891	14,365	12,457	26,822	4,247	10,752	5,803	20,802	41,445	33,021	1,821	2,015	9,470,000
	1890	5,744	9,616	15,360	1,726	4,477	8,796	15,299	2,222	7,154	777	844	4,048,500
Princes of Montezuma's Court.....	1894	51	78	129	.....	51	11	62	17	.....	36	30	.....
Waterville, Minn. 1894.													
C. C. Hawks, Pres.; G. R. Cowls, Sec.													
Protective Life Association (Acc. Dept.)..	1894	5,847	584	6,431	2,682	1,517	1,278	5,509	3,078	350	198	530	186,836
441 *and* 442 *Powers Block, Rochester, N. Y.*, 1880.—O. N. Crane, Pres.;	1893	6,995	912	7,907	4,037	2,025	1,264	7,326	2,536	820	311	630	217,984
H. J. McCormack, Sec.	1892	7,898	491	8,389	5,614	1,766	1,857	9,237	1,955	862	375	728	244,478
	1891	10,337	1,394	11,731	5,750	3,021	2,097	10,868	2,945	970	551	866	290,654
	1890	11,237	2,653	13,890	9,033	4,110	2,211	15,354	2,818	1,200	1,089	1,219	399,984
Provident Mutual Accident Company....	1894	30,528	8,848	39,376	14,557	10,196	8,568	33,337	56,943	8,175	1,689	2,738	12,419,000
1001 *Chestnut st., Philadelphia, Pa.*,	1893	26,816	9,585	36,401	20,645	10,944	6,735	38,327	48,257	5,691	1,855	2,541	11,429,000
1889.—B. F. Hughes, Pres.; M. D. Swisher, Sec.; W. De M. Hooper,	1892	22,443	7,571	30,014	9,533	8,362	6,170	24,065	42,340	1,392	1,378	2,040	10,466,000
Manager.	1891	18,702	6,302	25,004	10,871	7,114	4,719	22,704	11,666	7,038	1,216	1,671	8,170,500
	1890	12,691	8,241	20,932	3,159	8,315	8,583	20,057	10,040	11,000	1,633	1,557	7,785,000
Railway Officials & Employes Acc. Ass'n..	1894	247,581	335	247,916	126,220	77,687	43,333	247,240	203,987	8,300	14,625	14,022	24,590,340
Ingalls Blk, Indianapolis, Ind. 1889.	1893	323,061	186	323,247	178,625	86,220	55,605	320,450	204,015	13,500	16,882	16,337	29,717,250
Chalmers Brown, Pres.; W. K. Bellis,	1892	421,450	180	421,630	248,435	96,667	70,753	415,355	231,153	15,350	21,354	20,386	33,812,185
Sec. and Gen. Manager.	1891	431,259	36	431,295	249,074	126,752	53,446	429,272	250,442	.....	20,996	22,381	43,784,595
	1890	190,946	3,230	194,176	91,181	44,562	45,758	181,501	210,587	.....	15,469	16,821	32,341,354

* Resumed business December 15, 1893.

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STATISTICS OF ACCIDENT ASSOCIATIONS—*Continued.*

NAME, LOCATION AND DATE OF ORGANIZATION OF ASSOCIATION, AND NAMES OF OFFICERS.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates Written During Year.	No. of Certificates in Force at End of Year.	Amount in Force at End of Year.
		$	$	$	$	$	$	$	$	$			$
Red Mens Frat. Acc. Ass'n of America....	1894	10,412	5,435	15,847	6,727	6,020	2,999	15,746	3,343	176	1,063	1,516	4,125,750
90 *Elm st., Westfield, Mass.* 1887.	1893	10,117	3,757	13,874	6,912	4,326	2,425	13,662	3,042	349	723	1,115	3,248,750
Robert H. Kneil, Pres.; Robert Gowdy, Sec.	1892	8,228	1,871	10,099	5,461	2,092	1,762	9,315	2,531	.....	585	1,097	3,157,500
	1891	6,987	1,510	8,497	5,427	1,759	2,080	9,266	1,746	.....	449	908	2,832,500
	1890	5,371	1,653	7,024	2,703	2,025	1,420	6,148	1,016	.....	766	846	2,753,500
Ridgely Protective Association.....	1894	4,689	16,000	20,689	1,974	15,750	1,292	19,147	7,818	1,000	3,150	2,747	351,100
518 *Main st., Worcester, Mass.* 1894. Francis A. Harrington, Pres.; J. E. Farrell, Sec.													
Security Casualty Company.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
St. Paul, Minn.,1892.—W.W. Braden, Pres.; Geo. F. Sabin, Sec.	1893	3,872	2,532	6,404	827	1,803	3,047	5,677	6,863	755	403	315	31,500
Star Accident Company †.....	1894	116,858	1,554	118,412	71,982	4,005	38,232	114,219	47,797	18,611	2,202	10,470	50,150,750
205 *La Salle st., Chicago, Ill.* 1884.	1893	135,774	3,094	138,868	113,640	10,176	50,996	175,303	23,424	23,098	6,472	12,805	61,654,500
H. W. K. Cutter, President; T. S. Quincey, Secretary.	1892	131,850	1,459	133,309	58,474	5,997	53,609	118,081	91,632	40,334	3,661	11,201	55,852,500
	1891	116,213	4,226	120,439	62,567	5,653	45,305	113,525	62,090	31,811	3,727	11,640	58,200,000
	1890	119,051	9,272	128,323	62,255	8,693	36,479	107,426	52,960	26,879	3,940	11,058	55,040,000
St. Lawrence Life Association.....	1894	9,584	4,366	13,950	2,802	3,211	3,695	10,445	6,314	126	1,100	1,272	127,760
93 *Nassau st., New York city.* 1882.	1893	6,393	3,521	9,914	1,715	3,763	3,138	9,347	3,711	285	1,055	1,015	96,820
John J. Barnsdall, Pres.; C. R. Southwick, Sec.	1892	4,351	2,074	6,602	1,161	2,297	3,283	7,246	2 917	467	623	561	59.555
	1891	2,262	1,729	4,040	429	1,095	2,331	4,711	3,180	261	743	415	49.058
	1890	191	129	2,01C	435	131	3,208	3.774	3,902	369	130	143	22,430
Sun Accident Association.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Masonic Temple, Rock Island, Ill., 1887.—Joseph L. Haas, Pres.; Wm. A. Schmitt, Sec.	1893	6,191	7,752	13,943	2,213	3,075	3,797	9,085	6,254	495	515	1,164	‡ 1,067,500
	1892	6,864	1,109	7,973	3,898	1,267	3,345	8,510	5,817	195	297	1,231	‡ 1,122,500
	1891	8,606	928	9,534	4,074	1,192	3,824	9,090	6,511	342	441	1,197	‡ 1,056,000
	1890	8,388	3,454	11,842	6,580	1,232	3,915	11,727	6,360	490	832	1,154	.....
Traders and Travelers Acc. Co. of N. Y..	1894	29,506	7,485	36,991	9,427	1,581	27,551	38,559	41,287	9,790	470	2,409	11,997,000
287 *Broadway, New York city.* 1887.	1893	33,309	9,855	43,164	10,777	2,101	25,189	38,070	35,144	6,183	787	2,748	13,617,000
Thomas E. Sloan, Pres.; H. N. Fraser, Sec.	1892	40,738	3,369	44,107	24,049	5,038	16,323	45,410	43,354	14,921	806	2,888	14,440,000
	1891	52,251	7,838	60,089	20,825	7,557	31,096	59,476	44,021	23,895	2,176	4,051	20,255,000
	1890	45,038	7,670	52,708	14,936	7,715	27,978	50,629	39,596	17,049	3,804	4,596	22,980,000

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Travelers Preferred Accident Ass'n	1894	28,786	1,834	30,620	9,071	6,922	14,399	30,678	54,505	17,103	1,834	2,592	10,759,350
Chamber of Commerce Bldg., Chicago, Ill., 1887.—Eugene W. Lowell, Pres.; Wallace A. Lowell, Sec.	1893	41,043	8,927	49,970	9,439	13,186	26,715	49,425	42,976	8,292	3,018	2,321	10,232,000
	1892	26,128	18,415	44,543	9,387	14,180	16,477	40,044	46,796	11,113	3,902	5,379	22,800,250
	1891	23,100	6,661	29,761	10,077	6,691	13,208	29,985	8,462	1,003	1,227	3,046	15,230,000
	1890	26,531	7,823	34,354	13,437	6,710	14,921	35,068	7,212	4,797	1,400	2,996	14,980,000
Underwriters Mutual Accident Ass'n.....	1894	2,521	2,504	5,025	280	2,891	1,476	4,787	.....	.....	1,208	1,080	2,700,000
Des Moines, Ia. 1894. W. M. Black, Pres.; Geo. C. Newman, Sec.													
United States Benevolent Society.....	1894	25,307	25,320	50,627	15,586	26,205	6,357	48,148	6,592	358	5,064	3,191	305,375
Bearinger Bldg., Saginaw E. S., Mich. 1891.—William F. Pearson, Pres.; J. Bert Pitcher, Sec.													
United States Mutual Accident Ass'n *..	1894	765,625	85,135	850,760	376,367	157,798	317,911	852,076	327,555	238,622	33,936	54,621	274198,700
320 *Broadway, New York city.* 1877. Charles B. Peet, President; Charles T. Hopper, Secretary.	1893	891,989	94,543	986,532	446,295	190,550	358,201	996,697	273,907	165,289	21,516	50,877	267957,600
	1892	921,024	57,444	978,468	444,739	185,423	350,248	980,410	282,083	99,053	25,212	59,933	293265,150
	1891	911,561	57,769	969,330	410,107	172,574	420,560	1003,242	274,268	100,541	30,882	58,518	285362,150
	1890	846,747	111,377	958,124	384,125	175,143	341,019	900,287	283,805	161,456	33,053	55,382	270297,500
Washington Casualty Insurance Co.....	1894	5,167	3,662	8,829	2,924	2,504	2,875	8,303	526	94	1,995	881	80,076
Portland, Me., 1893.—Philip J. Larrabee, Pres.; H. H. Thomas, Sec.													
Western Accident Association	1894	2,630	4,203	6,833	2,224	963	991	4,182	8,440	.....	.....	347	219,950
Marshalltown, Ia., 1891.—Geo. B. Albert, Pres.; J. G. Van Orman, Sec.	1893	4,986	4,412	9,398	2,819	131	2,264	5,214	5,405	.....	621	425	408,275
	1892	3,980	4,419	8,399	2,261	645	793	3,699	5,003	84	656	402	444,673
	1891	649	2,786	3,435	165	120	167	452	2,984	116	393	283	516,525
Woodmen Accident Association.....	1894	32,249	8,874	41,123	19,433	8,874	9,571	37,878	17,886	1,750	2,958	5,356	11,551,150
Lansing Theatre Bldg., Lincoln, Neb., 1890.—A. O. Faulkner, Pres.; C. E. Spangler, Sec.	1893	29,057	9,327	38,384	16,892	9,327	8,580	34,799	13,030	866	3,109	4,683	9,866,350
	1892	15,471	4,028	19,499	8,231	4,028	6,382	18,641	7,144	565	2,667	3,420	7,556,100
	1891	7,125	2,751	9,876	2,988	2,209	4,131	9,328	1,243	875	1,730	1,745	4,109,800
World Accident Insurance Company	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Boston, Mass., 1893.—J. Albion Briggs, Pres.; Benj. F. Badger, Jr., Sec.	1893	1,514	2,061	3,575	.....	484	1,506	1,990	1,958	395	585	579	851,750
Workingmens Mutual Savings Ass'n	1894	1,834	4,030	5,864	1,120	4,030	586	5,736	228	.....	806	380	38,000
Brainerd, Minn., 1893.—M. Mahlein, Pres.; J. E. Ireland, Sec.	1893	1,805	4,935	6,740	477	4,562	925	5,964	876	480	897	450	45,000

* Failed in 1895. † Formerly the Mutual Accident Association of the Northwest and the Home Protection Aid Association. ‡ Maximum death indemnity $1000.

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ASSESSMENT LIFE ASSOCIATIONS.

Name, Location and Date of Organization of Association, and Names of Officers.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
ALABAMA.		$	$	$	$	$	$	$	$	$		$	$
Industrial Mutual Aid Association.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Birmingham. 1891.	1893	7,663	782	8,445	1,962	3,133	3,535	8,637	12,292	237	2,684	150,700	53,680
	1892	912	107	1,019	158	293	362	813	5.775	724	1,032	17,100	20,640
CALIFORNIA.													
Bankers Alliance of California.....	1894	131,912	2,065	133.977	82,555	11,089	33,663	127,307	194.833	10,000	4.299	7,251,250	10.592,500
118 *Court st., Los Angeles,* 1888.	1893	58,159	32,871	91,030	49,298	8,459	16,344	74,101	138,290	10,020	3,682	6,325,000	9.205,000
E. P. Johnson, Pres.; J. N. Russell, Jr., Sec.	1892	32,966	21,207	54,173	29,360	4,319	13,533	47,212	86,647	7,500	2,418	3.342,500	6,045,000
	1891	30,836	26,937	57.773	34,264	11,397	12,191	57,852	48,290	2,003	1,517	1,722,500	3,792,500
California Mutual Benefit Society.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
San Francisco. 1890.	1893	9,335	13,181	22,516	1,710	12,965	6,817	21.492	6,376	.....	1,328	22,275	12,478
C. A. Davis, Pres.; J. W. Hanna, Sec.	1892	5,462	5,055	10,517	1,048	5,208	3,926	10,182	5,506	.....	506	10,517	5,809
Los Angeles Mut. Life and Acc. Ins. Co.. *Bradbury Block, Los Angeles,* 1894.—J. R. Toberman, Pres.; H. G. Billings, Sec.	1894	4,202	8,709	12,911	.....	.....	6,305	6,305	6,606	.....	98	249,000	193,000
CONNECTICUT.													
Connecticut Benefit Association.....	1894	.....	.....	.....	.....	.....	.....	.....	1	1	53	.....	57,000
69 *Church st., New Haven.* 1885.	1893	171	.....	171	379	.....	.....	379	1	1	53	.....	57,000
D. M. Corthell, President; John C. Gallagher, Secretary.	1892	342	.....	342	.....	37	96	133	209	209	61	.....	73,000
	1891	161	.....	161	.....	44	117	161	.....	.....	85	4,000	124,000
	1890	303	4	307	145	44	118	307	.....	.....	81	9,000	120,000
Connecticut Indemnity Association.....	1894	136,883	71.968	208.851	41,957	53,214	42,818	138,046	276,815	27,250	4,366	3,847,675	7,250.400
43 *E. Main st., Waterbury.* 1883.	1893	124,302	65,667	189,969	81,249	43,724	69,700	194,673	136,403	25,359	4,499	2,735,550	6,257,300
Lewis A. Platt, President; John B. Doherty, Sec.	1892	111,526	28,828	140,354	58,958	44,894	35.962	139,814	104,200	30,355	4.501	2,306,725	5,873 525
	1891	90,853	30,062	120,915	33,693	21,654	55,347	110,695	111,344	25,144	3,870	2,295,475	5,031,475
	1890	81,720	17,414	99,134	38,681	18,193	47,625	104,499	180,048	8,551	2,906	1,842,000	3.914,000

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Hartford Life and Annuity Insurance Co.†.	1894	1489,144	201,225	1690,369	1142.271	205,136	136,237	1545,785	1690,855	1500,753	40,749	12,114,000	87,336,500
230 *Asylum st., Hartford.* 1880.	1893	1387,031	168,896	1555.929	1147,775	159,766	154.561	1517,009	1683,652	1539,031	39,325	12,605,000	87,492,000
R. B. Parker, Pres.; Stephen Ball,	1892	1437,655	209.513	1647,168	1137,064	163,633	168,324	1469,021	1639,548	1511,204	38,390	12,970,000	86,255,000
Sec.	1891	1246.581	184,329	1430,910	1001,980	180,684	137 264	1319,927	1450,940	1339,003	36,324	15,215.000	83,105.500
	1890	1118,510	209,648	1328,158	823,085	185,613	166,802	1175,500	1317.737	1233,628	33,687	16,198,000	78,036,000
National Life Association*.....	1894	539,820	18,819	558,639	*b*299,548	151.951	57,048	508,547	6114,298	5055,456	14,345	12,209,196	24,647,134
53 *Trumbull st., Hartford.* 1885.	1893	388.447	18,377	406,824	242,658	68,675	53,294	364,627	4424.052	3767,339	12,088	9,236,989	18,015,871
D. S. Fletcher, Pres.; H. T. Braman,	1892	236,310	48,365	284.675	155,136	36.464	33,483	227,083	2710,648	155,645	11,008	11,076,016	12,657,860
Sec.	1891	136.905	39,386	176,291	83,643	35,081	24,212	142,936	1512,432	113,677	7,894	3,132.567	5,647,517
	1890	110,220	6,088	116,308	42,218	27,852	17,308	87,378	1291,624	96,607	5,957	3.554.650	4,719.450
DISTRICT OF COLUMBIA.													
Alpha Life Insurance Company.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Washington, 11th & 2d sts., N. W.,	1893	3,609	7,780	11,389	803	1,020	3,171	4.994	14,630	12,866	.....	‡737	.....
1892. — Milton M. Holland, Pres.;	1892	2,703	623	3,326	357	.....	4,009	4,366	10,528	10,000	.....	‡1,665	.....
Christian A. Fleetwood, Sec.													
Equitable Industrial Insurance Company..	1894	43,543	572	44,115	15,673	1,794	25,234	42,701	15,177	2,784	12,215	1,100,385	941,190
605 *F st., N. W., Washington.* 1885.	1893	47,090	3,505	50,595	18,836	9.167	23.130	51,133	13,762	3,346	13.850	419,055	874.380
John C. Parker, Pres.; Allen C.	1892	56,447	24,441	80,888	31,025	17,136	31,213	79.374	16,793	4,585	14,201	870,036	873,786
Clark, Sec.	1891	59,616	13,702	73,318	32,363	30,984	44,190	107,537	17,524	3,166	18.379	.....	1,044,411
	1890	48,451	18,128	66,579	17,131	2,122	44,346	63,599	16,063	.....	17,749	.....	835,241
National Capital Life Association.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1420 *N. Y. av., Washington.* 1890.	1893	7,525	7,096	14,621	2,128	1,096	5,110	8,334	126,596	5,327	735	1,137,500	921,257
Daniel Ramey, Pres.; P. S. Garret-	1892	6,966	26,036	33,002	3,093	4,096	3,806	10,995	135,938	4,113	490	512,493	632,473
son, Sec.	1891	5,911	9,720	15,631	.....	3,275	3,139	6,414	113,322	4.754	648	793,000	803,000
	1890	.....	400	400	.....	350	800	1,150	102,500	.....	51	78,000	78,000
National Life-Maturity Insurance Co.....	1894	311,747	26,219	337,966	271,753	15,149	42,602	329,504	729,690	320,969	12,720	1,662,485	13,690,822
Central Nat. Bank Bldg., Washington,	1893	336,711	23,975	360,686	208,794	21,555	43,641	273,990	694,698	286,087	12,589	1,520,792	13,406,737
1883. — Horatio Browning, Pres.;	1892	368,271	23,919	392,190	198,372	42,860	46,624	308.433	617,165	278,793	12,780	2,764,200	13,306,395
Henry K. Beck, Sec.	1891	341,871	12,574	354,445	185,914	25,710	50,286	261,910	501,800	251,475	11,910	5,474,550	12,452,845
	1890	257,010	23,173	280,183	170,001	24,248	24,104	218,353	415,250	218,231	7,294	8,389,150	9,645,000
GEORGIA.													
Bankers Guarantee Fund Life Ass'n.....	1894	11,387	8,185	19,572	.....	8,596	1,620	10,216	10,353	.....	473	946,000	946,000
Equitable Bldg., Atlanta, 1894.—W. A.													
Hemphill, Pres.; Craig Cofield,													
Gen. Mgr.													
German American Mutual Life Ass'n.....	1894	2,890	4,262	7,152	.....	3,136	3,917	7,064	102,597	.....	234	775,000	678,500
27½ *Whitehall st., Atlanta.* 1894.													
James G. West, Pres.; J. D. Pickard,													
Sec.													

* The association reports in 1894 $1,583,177 premium liens as income. † Safety fund department only. ‡ No. of certificates issued. *b* Includes $23,048 paid as cash values and dividends.

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STATISTICS OF LIFE ASSOCIATIONS—*Continued.*

Name, Location and Date of Organization of Association, and Names of Officers.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
ILLINOIS.		$	$	$	$	$	$	$	$	$		$	$
Bankers & Merchants Life Ass'n of Illinois.	1894	40,299	40,265	80,564	12,000	34,247	16,530	62,777	39,941	.....	1,422	3,993,000	3,433,000
184 *La Salle st., Chicago.* 1893.	1893	7,013	17,610	24,623	.....	12,593	6,254	18,847	5,775	8,240	690	1,380,000	1,380,000
James W. Stevens, Pres.; Edward D. Stevens, Sec.													
Brotherhood of Railroad Trainmen.....	1894	611,530	24,195	635,725	592,461	.....	47,982	640,443	.....	.....	22,359	8,268,000	26,830,800
South Kellogg st., Galesburg, 1883.—S. E. Wilkinson, Pres.; W. A. Sheahan, Sec.													
Canton Masonic Mutual Benevolent Soc'y.	1894	63,918	403	64,321	53,148	4,821	10,217	68,199	32,653	1,084	3,130	470,500	4,466,500
Opera House Block, Canton. 1874.	1893	54,479	756	55,235	44,650	2,832	8,849	56,386	39,674	14,400	2,714	231,500	4,089,000
A. L. Schimpff, Pres.; C. N. Henkle, Sec.	1892	74,101	3,054	77,155	60,650	5,823	7,398	73,871	44,285	19,336	3,141	622,000	4,658,000
	1891	57,653	3,655	61,308	45,000	6,603	7,750	59,353	44,319	15,299	2,895	749,000	4,349,000
	1890	54,867	5,523	60,390	42,500	8,348	6,068	56,916	24,655	10,115	2,949	1,090,000	4,456,000
Catholic Knights of Illinois, State Council.	1894	21,536	330	21,866	14,500	.....	3,092	17,592	18,881	3,000	1,471	143,300	1,816,300
Carlisle. 1884.	1893	26,868	417	27,285	20,500	.....	1,554	22 250	16,790	3,000	1,434	126,300	1,793,800
M. J. Walsh, Pres.; J. M. Menkhaus, Sec.	1892	27,471	346	27,817	25,000	.....	2,285	27,285	18,281	9,000	1,405	346,000	1,846,500
	1891	14,455	757	15,212	9,000	500	1,662	11,162	9,361	5,000	1,236	270,500	1,628,000
	1890	8,422	902	9,324	5,000	641	2,027	7,668	5,753	1,000	1,065	358,500	1,407,000
Chicago Guaranty Fund Life Society.....	1894	137,389	37,024	174,413	107,830	19,194	25,056	152,080	214,064	24,032	2,587	1,004,000	7,193,000
Old Colony Building, Chicago. 1884.	1893	142,670	26,558	169,228	89 748	30,508	23,385	143,641	191,132	28,492	3,104	2,137,000	8,032,000
W. C. Hickox, Pres.; Chas. I. Westerfield, Sec.	1892	118,114	15,048	133,162	91,054	7,133	18,151	116,338	162,274	24,206	2,133	906,000	6,580,000
	1891	113,281	14,843	128,124	80,000	7,371	22,435	109,806	139,330	14,874	1,896	428,000	6,284,000
	1890	133,248	12,951	146,199	89,385	14,685	22,935	127,005	116,125	4,086	2,052	1,253,000	6,897,000
Covenant Mutual Life Ass'n of Illinois....	1894	1467,992	18,655	1486,647	1218,559	190,093	117,958	1526,610	1332,331	408.257	45,322	17,327,500	98,440,375
Galesburg. 1877.	1893	1355,269	175,253	1530,522	1106,116	288,113	104,756	1498,985	1295,564	390,209	45,014	33.338,375	101705,250
A. W. Berggren, Pres.; W. H. Smollinger, Sec.	1892	1203,844	211,835	1415,679	1047,145	265,194	92,523	1404,862	1117,499	343,340	42,317	25,688,625	98,632,875
	1891	1150.471	92,294	1242,765	954,724	88,401	103,531	1146,656	1000,375	238,668	35,042	14,412,875	87,206,625
	1890	1122,552	61,340	1183,892	937,493	54,792	87,268	1079,553	848,021	229,229	32,719	8,181,000	84,717,875

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Franklin Life Association	1894	95,241	15,701	110,942	47,500	15,307	24,912	87,746	131,090	.....	6,746	2,292,750	6,940.750
Franklin Life Bldg., Springfield. 1884.	1893	89,133	12,565	101,698	44,000	12,021	16,979	73,253	107,894	.....	5,729	1,776,000	5,863,500
D. T. Littler, Pres.; T. C. Roseberry, Sec.	1892	80,965	9,584	90,549	42,000	7,525	14,533	64,058	68,514	.....	5,216	1,609,000	5,207,000
	1891	54,087	12,176	66,263	21,000	11,875	10,192	43,075	42,001	.....	4,353	2,489,500	4,348,000
	1890	36,767	12,279	49,046	16,339	12,596	7,436	36,370	19,075	.....	2,623	1,417,000	2,621,000
German Mutual Benefit Association	1894	45,098	3,583	48,681	38,160	1,311	4,627	44,098	81,283	10,000	4,244	151,000	4,244,000
206 *La Salle st., Chicago.* 1875.	1893	50,362	2,845	53,207	44,730	911	3,195	48,836	36,410	17,300	4,159	99,000	4,159,000
C. L. Gamer, Pres.; Ferdinand Langbein, Sec.	1892	34,836	3,779	38,615	31,290	1,556	3,331	36,177	32,040	14,270	4,130	184,000	4,130,000
	1891	51,669	2,552	54,221	47,495	749	3,387	51,631	29,602	8,540	4 010	80,000	4,010,000
	1890	53,343	4,489	57,832	50,190	1,898	3,281	55,369	27,012	10,610	4,040	250,000	4,040,000
Hotelmens Mutual Benefit Association of	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
the United States	1893	29,401	3,227	32,628	27,685	.....	2,263	30,459	8,575	3,765	1,034	136,000	1,034,000
Chicago, 61 La Salle st. 1879.	1892	28,033	3,256	31,289	29,810	.....	1,264	32,317	6,406	3,684	1,034	.....	2,068,000
Fred H. Yard, Pres.; Walter Barnes, Sec.	1891	30,412	523	30,935	27,800	.....	1,470	29,270	7,434	6,447	1,068	.....	2,136,000
	1890	20,849	622	21,471	21,494	.....	1,364	22,858	5,770	4,716	1,067	.....	2,134,000
Knights of the Globe Mut. Ben. Ass'n	1894	22,318	8,826	31,145	19,325	7,689	6,763	33,777	3,071	2,305	3,506	.....	6,728,500
Freeport. 1890.	1893	17,334	6,369	23,703	13,000	5,590	4,522	23,112	10,978	8,269	2,420	1,978,500	4,803,500
Chas. C. Snyder, Pres.; Wm. W. Krape, Sec.	1892	6,498	5,033	11,531	4,694	3,365	4,421	12,480	4,168	4,451	1,729	1,306,000	3,431,000
	1891	2,661	5,543	8,204	1,692	4,538	2,611	8,861	7,444	3,685	1,202	1,402,000	2,440,000
	1890	5,625	5,413	11,038	.....	3,767	1,646	5,413	5,626	1,646	544	1,175,000	1,175,000
Knights Temp. and Masons Life Ind. Co.	1894	385,818	23,485	409,303	291,643	23,758	41,424	356,825	297,382	64,845	7,255	2,991,827	25,432,712
1303 *Masonic Temple, Chicago.* 1884.	1893	393,862	18,932	412,794	291,822	25,240	32,198	349,260	244,115	40,090	7,333	3,552,878	26,003,573
Geo. M. Moulton, Pres.; William H. Gray, Gen'l Manager.	1892	383,187	18,231	401,418	297,561	27,188	32,358	357,107	185,417	37,928	7,330	4,566,210	26,123,410
	1891	300,711	17,328	318,039	244,221	27,648	28,807	300,676	134,566	43,142	7,265	4,056,000	25,885,700
	1890	255,367	13,091	268,458	188,391	23,636	25,199	237,226	117,202	35,775	6,541	3,242,000	23,862,200
Mutual Masonic Association of Chicago	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
151 *La Salle st., Chicago.* 1879.	1893	28,230	264	28,494	23,305	1,036	5,135	29,476	21,366	18,125	1,547	575,000	6,600,750
Thos. P. Pierce, Pres.; W. D. Hackney, Sec.	1892	20,499	574	21,073	15,043	855	2,124	18,022	4,223	9,921	2,004	187,250	8,449,250
	1891	21,719	1,016	22,735	17,924	1,593	2,272	21,688	1,172	9,454	1,997	385,250	8,436,750
	1890	15,314	907	16,221	13,069	1,213	1,894	16,176	125	8,500	1,970	422,500	8,322,000
Northwestern Life Association	1894	67,451	4,069	71,520	52,000	3,357	13,035	68,392	319,873	2,000	1,675	368,000	1,675,000
79 Dearborn st., Chicago. 1881.	1893	57,142	3,556	60,698	38,300	4,225	12,539	55,064	319,430	5,000	1,628	726 000	1,628,000
D. W. C. Merriam, Pres.; Lew Replogle, Sec.	1892	47,034	1,906	48,940	34,337	5,114	6,563	46,014	313,796	6,259	1,535	680,500	1,541,000
	1891	16,830	4,185	21,015	12,307	4,039	3,958	20,304	101,159	2,462	1,278	473,500	1,713,500
	1890	20,284	3,993	24,277	20,367	4,084	3,345	27,796	288	.....	942	673,250	1,631,500

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STATISTICS OF LIFE ASSOCIATIONS—*Continued.*

NAME, LOCATION AND DATE OF ORGANIZATION OF ASSOCIATION, AND NAMES OF OFFICERS.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
ILLINOIS—*Cont.*		$	$	$	$	$	$	$	$	$		$	$
Northwestern Masonic Aid Association...	1894	2312,246	43,260	2355,506	1884,657	236,089	213,870	2337,312	1228,417	461,790	48,081	22,344,500	141154,500
Home Ins. Building, Chicago. 1874.	1893	2029,051	85,417	2114,468	1888,157	105,321	166,888	2160,366	1201,694	486,376	45,773	9,596,500	142548,500
Daniel J. Avery, Pres.; Charles A.	1892	2249,109	106,332	2355,441	1822,986	112,038	199,957	2151,066	1337,658	554,589	*49,417	14,948.500	155908,000
Capwell, Sec.	1891	1838,294	92,893	1931,187	1482,417	164,310	125,720	1772,447	963,007	411,521	58,290	24,939,000	155378,500
	1890	1747,615	79,500	1827,114	1497,133	129,180	120,862	1747,175	611,567	243,382	54,977	22,329,500	149092,500
Northwestern Traveling Mens Association	1894	262,258	1,722	263,980	251,592	342	10,805	262,761	41,440	32,003	3,202	300,000	16,010,000
of Chicago.....	1893	207,484	1,289	208,773	180,000	414	10,843	191,297	60,722	47,175	3,509	370,000	17,545,000
69 *Dearborn st., Chicago.* 1876.	1892	184,288	1,700	185,988	175,000	.....	11,650	186,650	64,446	62,787	3,619	695,000	18,095,000
George J. Reed, Pres.; C. H. Hin-	1891	163,713	1,575	165,288	160,000	712	11,739	172.531	11,007	5,886	3,588	490,000	17,940,000
man, Sec.	1890	210,314	2,063	212,377	201,244	274	11,190	212,708	44,240	32,426	3,539	480,000	17,695,000
Railway Passengers & Freight Conductors	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Mut. Aid & Ben. Ass'n of U.S. & Canada.	1893	52,725	1,333	54,058	49,000	.....	2,849	51,849	45 652	40,000	1.331	385,000	3,227,500
Canal and Adams sts., Chicago. 1874.	1892	49,818	1.861	51,679	51,650	.....	3,201	54.851	38,443	30,000	1,366	275,000	3,415.000
Joseph Flory, Pres.; C. Hunting-	1891	44,797	1,230	46,027	34,250	.....	3,438	37.688	39,866	28,250	1,407	475.000	3,517.500
ton, Sec.	1890	46,843	1,033	47,876	45,002	.....	3,146	48,148	25,776	22,500	1,336	517,500	3,340,000
Scandinavian Mutual Aid Association.....	1894	155,761	10,107	165,868	126,850	8,108	12,694	147,684	105.935	30,733	9,621	1,050,500	12,670,000
207 *E. Main st., Galesburg.* 1883.	1893	143,445	11,170	154,615	117,250	7,985	14,029	139,360	91,345	34.659	9,391	1,382,500	12,553,000
S. P. A. Lindahl, Pres.; N. Nelson,	1892	138,817	10,753	149,570	123,050	8,868	11,084	143,002	79,109	35,507	8,903	1,413,000	12,082.500
Sec.	1891	123,890	10,699	134 589	104,533	8,193	10,725	123.452	77,942	40,326	8,200	1,434,500	11,331,000
	1890	104,357	13,257	117,614	91,637	11,168	10,284	113,089	66,334	39,467	7,516	1,900,000	10,550,000
Swedish Methodists Aid Association.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Chicago, 1878.—J. O. Schillestad, Pres.;	1893	14,740	800	15,540	12,000	601	958	13,623	7,960	.....	1,723	140,000	1,723,000
W. Williamson, Sec.	1892	17,578	526	18,104	15,000	355	653	16,060	6,643	.....	1,614	121,000	1,614,020
Triple Link Mutual Indemnity Ass'n.....	1894	18,571	7,819	26,390	12.012	5,620	5,350	23.059	15,298	911	1,315	816,500	1,995,000
260 *S. Clark st., Chicago.* 1892.	1893	14,901	7,606	22,507	7,690	5,803	4,452	17,945	14,703	9,000	1,032	959,500	1,597,500
Swan A. Miller, Pres.; George F.	1892	7,676	10,015	17,691	2,000	8,064	3,396	13,460	7,699	3,467	770	1,265,500	1,260,500
Cecil Sec.													

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U. S. R'way Mail Service Mut. Ben. Ass'n.	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Chicago, 744 *Warren av.* 1880.	1893	52,310	913	53,223	32,000	189	3,365	35,554	25,151	.....	2,837	794,000	5,674,000
T. T. Taylor, President; C. E.	1892	48,102	1,335	49,437	50,000	312	3,090	53,402	12,290	.....	2,655	.....	5,310,000
La Grave, Secretary.	1891	36,419	1,761	38,180	32,016	.....	2,840	34,856	11,285	.....	2,232	.....	4,464,000
	1890	25,399	1,728	27,127	19,323	.....	2,235	21,558	8,152	.....	1,717	.....	3,434,000
Western Catholic Union.....	1894	48,659	288	48,947	46,000	.....	1,547	47,547	5,173	.....	2,105	303,000	4 126,000
Quincey, 1877. — Ben Heckle, Pres.;	1893	46,562	216	46,788	46,000	.....	1,566	47,566	3,772	1,000	2,122	273,000	4,202,000
John Schauf, Sec.													
Western Mutual Life Association.....	1894	16,199	15,333	31.532	1,000	13,287	8,949	23,407	8,125	1,198	776	2,041,000	1,549,500
Stock Exchange Bldg., Chicago, 1894.—													
Thomas Rhodus, Pres.; Charles													
Scott Johnson, Sec.													
INDIANA.													
American Mutual Life Association.....	1894	89,485	.....	89,485	64,685	7,401	12,900	84,986	25,715	.....	3,647	†12,972	†29,398
314 *S. Main st., Elkhart.* 1885.	1893	70,757	.....	70,757	48,290	6,224	9,830	64,344	15,255	11,142	2,874	.....	.....
Wm. M. Barney, President; Sam-	1892	54,752	.....	54,752	40,711	3,461	9,176	53.348	10,429	7,912	2,296	.....	.....
uel Stewart, Secretary.	1891	39,237	.....	39,237	29,570	1,936	7,340	38,846	5,933	.....	1,666	7,768	12,102
	1890	32,443	.....	32,443	23,800	1,064	5,672	30,536	5,310	.....	1,566	7,436	11,043
Elkhart Masonic Mutual Life Association.	1894	11,873	1,800	13,672	6,500	.....	2,800	9.300	.....	.....	562	381,000	1,038,000
100 *North Main st., Elkhart.* 1887.	1893	2,344	942	3,286	493	942	1,851	3,286	3,249	1,920	172	183,500	333,500
W. B. Vanderlip, Pres.; Geo. T.	1892	1,776	68	1,844	262	132	1,450	1,844	2,028	.....	158	.....	295,000
Barney, Sec.	1891	1,443	212	1,655	184	117	973	1,274	1,433	.....	232	25,000	429,500
	1890	1,334	314	1,648	194	314	1,140	1,648	1,480	1,000	254	52,000	467,500
Ex-Soldiers Mutual Life Assurance Society.	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Goshen, 1888.—Edw'd D. Chapman,	1893	6,594	1,334	7,928	6,000	886	1,782	8,747	7,071	327	418	118,500	363,500
Pres.; Geo. W. Rich, Sec.	1892	5.669	1,212	6,881	2,825	801	1,228	4,854	8,090	1,223	390	.....	378,000
	1891	5,336	743	6,079	1 506	291	1,284	3,081	6,265	1,952	382	100,000	370,000
	1890	5,081	1,171	6,252	894	213	2,120	3,227	4,927	1,452	674	215,500	567,500
Indiana Weekly Benefit Association.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
New Albany, 1889.—Frank A. Kraft,	1893	10,785	.....	10,785	1,885	4,776	2,887	9 554	4,159	15	685	106.549	34,500
Pres.; G. O. Erri, Sec.	1892	6,013	.....	6,013	1,509	6,156	565	8,245	1,608	9	3,377	186,198	145.597
Industrial Life Association	1894	15,903	.....	15,903	9,578	1,952	3,739	15,269	26,602	12,772	3,452	199,550	733,500
Indianapolis. 1877.	1893	18,741	.....	18,741	8,740	2,376	8,834	20,261	23,632	16,368	3,914	290,700	785,850
John O. Cooper, Pres.; J. W.	1892	22,908	3,305	26,213	15,588	2,500	6,580	24,668	20,669	10,896	6,127	408,000	1,067,300
Morris, Sec.	1891	22,092	560	22,652	10,896	2,342	8,958	22,352	38,052	16,048	6,670	732,300	1,226,500
	1890	25,124	550	25,674	13,508	1,587	9,871	24,966	30,490	8,149	6,611	571,760	1,968,880

* Decrease largely owing to consolidation of small certificates. † No. of shares.

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STATISTICS OF LIFE ASSOCIATIONS—*Continued.*

Name, Location and Date of Organization of Association, and Names of Officers.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
INDIANA—*Cont.*		$	$	$	$	$	$	$	$	$		$	$
Masonic Mutual Benefit Society.....	1894	144,045	46,828	190,873	153,446	.....	33,943	187,389	336,557	128,271	2,828	.....	5,010,000
Indianapolis. 1869.	1893	173,667	58,655	232,322	165,330	9,512	56,522	231,364	540,581	193,000	4,034	1,189,000	6,836,000
R. S. Robertson, Pres.; Geo. H. West, Sec.	1892	184,666	1,286	185,952	152,450	12,866	18,218	183,534	435,426	184,280	3,731	731,500	6,926,500
	1891	209,521	6,321	215,842	201,100	8,458	16,853	226,411	242,889	163,487	3,711	617,000	7,278,000
	1890	263,545	1,563	265,108	220,950	21,083	22,174	264,207	221,985	134,343	5,208	.....	10,350,000
Masons Union Life Association	1894	26,090	1,065	27,155	14,000	6,040	4,198	24,238	17,026	.....	1,092	355,000	1,470,000
Indianapolis. 1877.	1893	27,432	496	27,928	9,090	6,004	6,438	21,442	14,661	.....	1,033	328,000	1,418,000
Nicholas R. Ruckle, Pres.; Jas. S. Anderson, Sec.	1892	22,225	2,330	24,555	15,000	5,737	4,902	25,639	8,175	.....	967	411 000	1,334,000
	1891	16,214	3,051	19,265	6,000	3,359	4,941	14,300	9,259	2,000	808	371,000	1,143,000
	1890	8,313	2,137	10,451	4,000	1,595	3,384	8,979	5,443	.....	692	458,000	1,080,000
Odd Fellows Aid and Protective Ass'n....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Richmond. 1888.	1893	1	.....	1	.....	20	240	260	605	.....	.....	.....	.....
John W. Tingle, Pres.; Christian Fetta, Sec.	1892	.....	.....	.....	.....	164	519	683	665	.....	395	.....	.....
	1891	.....	10,543	10,543	8,107	355	2,081	10,543	19	243	445	.....	.....
	1890	6,525	.....	6,525	5,220	226	1,404	6,850	8	710	734	.....	.....
Old Wayne Mutual Life Association.....	1894	52,649	.....	52,649	41,240	.....	11,216	52,456	7,974	.....	2,088	1,983,000	2,809,000
Commercial Club Building, Indianapolis,	1893	40,297	5,207	45,504	35,472	560	5,243	41,275	6,280	2,674	1,601	642,000	3,210,000
1883.—L. C. Steward, Pres.; C. C. Gilmore, Sec.	1892	58,849	4,785	63,634	45,746	.....	12,680	58,426	9,382	4,680	1,745	554,000	3,754,000
	1891	28,848	1,038	29,886	18,634	.....	6,468	25,102	13,558	12,300	2,177	686,000	4,254,500
	1890	43,091	10,672	53,863	43,091	.....	10,672	53,863	28,077	26,750	2,165	1,178,000	3,247,000
Peoples Mutual Benefit Society.....	1894	243,041	13,815	256,856	196,972	14,023	35,571	246,566	117,744	31,566	11,097	.....	.....
214 *So. Main st., Elkhart.* 1883.	1893	273,860	1,977	275,837	215,414	18,233	40,049	273,758	170 532	35,756	12,176	.....	.....
C. F. Mosier, Pres.; O. N. Lumbert, Sec.	1892	320,514	2,149	322,663	254,700	22,681	40,280	317,661	64,780	40,825	12,506	.....	.....
	1891	371,383	1,451	372,834	291,703	16,667	61,458	369,828	57,076	54,562	12,846	.....	.....
	1890	391,929	5,360	397,289	310,266	25,756	62,478	398,500	73,669	51,961	12,595	.....	.....

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State Life Insurance Co.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Journal Bldg., Indianapolis, 1894.—A. M. Sweeney, Pres.; Wilbur S. Wynn, Sec.													
IOWA.													
Bankers Life Association.....	1894	411,838	338,792	750,630	370,649	78.577	51,380	500,606	1616,227	30,356	29,648	13612,000	59.296,000
Equitable Bldg., Des Moines. 1879.	1893	360,686	254,138	614,824	319,206	60,924	49,151	429 281	1343088	42,309	24,685	10574,000	49.370,000
E. A. Temple, Pres.; A. C. Stilson, Sec.	1892	246 463	276,941	523,404	219,589	63.719	48 131	331,439	1116236	25,344	21,522	10278,000	43,044,000
	1891	208,138	205,981	414,119	180,408	52,584	40,637	273,629	957,737	22,473	17,434	7,684,000	34,868,000
	1890	172,449	191,877	364,326	165,258	48,349	32,215	245,822	795,389	16,515	14,652	7,202,000	29,304,000
Citizens Life Association.....	1894	4,128	2,445	6,573	1,909	1,373	2,531	5,813	6,855	3.545	.....	.. ..	1,116,500
Opera Block, Cherokee. 1885.	1893	3,073	4,520	7,593	1,209	1,608	4,355	7,172	8,405	3,782	751	314,000	1,759,000
E. A. Kreger, Pres.; Henry Roddis, Sec.	1892	6,433	10,439	16,872	6,056	6,040	4.891	16,987	10,235	2,771	805	1,320,000	2,012,500
	1891	6,364	11,581	17,945	5.459	6,306	8,028	19,923	5,982	3,002	675	1,505,000	1,687,500
	1890	48,219	22,555	70,774	36,400	25,292	12,985	74 677	6,506	4,504	605	4,517,000	1,512,500
Des Moines Life Association.....	1894	157,431	56,384	213.815	74,983	45,518	19,892	147.045	217,250	18.000	8,314	5,311,500	10,669,000
8th & Walnut sts., Des Moines. 1885.	1893	59,975	92,995	152,970	53,850	30,192	23,556	107,598	150,480	8,000	6,573	3,621,000	8,007,500
C. E. Rawson, Pres.; L. C. Rawson, Sec.	1892	44,162	59,897	104,059	41,112	18,584	12,936	72,632	105,108	4,000	5,430	2,672,000	6,219,500
	1891	47,830	43,561	91,391	28,458	12,936	8,295	57,396	74,038	.....	4,134	2,038,000	4,503,000
	1890	26,761	67,922	84,683	18,158	32,098	6,220	56,476	41,028	426	2,850	2,568,986	3,355,707
Economic Life Association.....	1894	10.471	556	11,027	.....	4,093	3,732	7,825	18,345	.....	1,026	690,000	1,026,000
Clinton. 1891.	1893	5,980	4,806	10,786	.....	4,091	2,183	6.274	18,410	.....	1,102	845,000	1,102,000
Walter I. Hayes, Pres.; Frank Thornburg, Sec.	1892	253	25,622	25,875	.....	3,586	1,968	5,254	33,015	.....	1,016	681,000	1,016,000
	1891	.....	15,862	15,862	253	3,007	208	3,468	12,647	.....	382	383,000	382,000
Equitable Mutual Life Association.....	1894	88,300	23,129	111,429	88,601	14,283	12,481	115,365	75,916	29,403	6,231	3,830,740	7.296,805
500 Court st., Waterloo. 1881.	1893	86,099	11,511	97,610	86,296	9,643	14,212	110,151	83,123	35,491	4,485	2,173,478	7,054,828
Geo. W. Harbin, Pres.; John R. Cheasbro, Sec.	1892	89,167	11,536	100,703	73,668	7,609	13,401	94.678	100,430	27,055	3.845	1,967,873	7,563,625
	1891	113,597	11,225	124,822	73,750	6,912	15,683	96,348	97,509	23,160	3.518	1,375,625	7,256,250
	1890	67,600	14,727	82,327	42,500	11,359	13,380	67,239	71,558	27,094	3,507	2,312,500	7,523,125
Federal Life Association	1894	33,110	19,714	52,824	21,000	9,758	13,921	45,162	67 860	456	2,675	451,000	2,675,000
3d and Brady sts., Davenport. 1882.	1893	31,543	19,014	50,557	23,050	9,804	12,501	45,355	63,027	4,599	2,544	516,000	2,544,000
H. Egbert, Pres.; E. H. Whitcomb, Sec.	1892	35,290	11,428	46,718	24,000	4,467	11,442	39,909	54,353	1,737	2,371	441,000	2,371,000
	1891	26,073	11.625	37,699	25,000	3,447	8,849	38,139	48,432	3,576	2,266	359,000	2,266,000
	1890	24,133	10,360	34,493	14,000	2,799	6,426	23,225	44,216	603	2,135	317,000	2,135,000

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STATISTICS OF LIFE ASSOCIATIONS—*Continued.*

Name, Location and Date of Organization of Association, and Names of Officers.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
IOWA—*Cont.*		$	$	$	$	$	$	$	$	$		$	$
German-American Mutual Life Ass'n.....	1894	21,119	254	21,373	13,625	3,063	3,347	20.035	30,756	17,256	1,714	238,000	1,427,000
Nassau Block, Burlington. 1887.	1893	21,829	253	22,082	15,250	2.943	3,848	22,041	27,266	17,256	1,942	496,500	1.653,000
Philipp Benner, Pres.; F. H. A.	1892	20,315	139	20,454	15.650	2.553	3,315	21,518	25,985	7,673	1 743	498 000	1 471,500
Koch, Sec.	1891	17,845	161	18,006	13,725	1,142	4,270	19,137	17,573	10,000	1,598	437,500	1.311,000
	1890	14,987	96	15,083	7,000	1,277	3,993	12,270	27.912	8,580	1,516	690,000	1.502,000
Guaranty Fund Life Association.....	1894	30,482	21.661	52,143	24.000	16,255	11,176	51,431	32,561	2.046	2,704	1,911,000	2,704,000
Council Bluffs, 1889.—Joseph R. Reed,	1893	17,416	18,069	35,485	9,000	11,890	7,218	28,108	29,604	4 057	2,868	3,265,000	2,868,000
Pres.; William J. Jameson, Sec.	1892	1,706	19,247	20,953	1,868	5,443	1,562	8,873	16,665	47	1,249	996,000	1.249,000
Iowa Life and Endowment Association...	1894	6,255	484	6,739	4,915	.....	2,644	7.559	16,711	4,365	526	47,000	526,000
Oskaloosa. 1883.	1893	4,690	1,816	6,506	5,393	570	2,946	8.909	18,757	2,309	582	277,500	2,089 000
C. P. Searle, Pres.; John M. Herron,	1892	9,071	2,205	11,276	7.482	612	5.517	13.611	22,211	6,095	630	221,500	2,239,500
Sec.	1891	37,790	4,523	42,313	26,614	2,176	9.098	37,888	24,778	8,375	766	769,000	2,659,750
	1890	15.706	5,700	21,406	8,190	541	5.739	14.470	21,088	11,043	1,104	1,299,000	3,077,750
Iowa Masons Benevolent Society.....	1894	140,970	5.176	146,146	130,000	8,010	13,846	151,856	31,749	24,511	3,527	637,000	6,768,000
Oskaloosa. 1876.	1893	115,321	4,385	119,706	86,000	6,023	11,923	104,074	95,959	70,316	3,895	483 000	7,614,000
J. W. McMullin, Pres.; F. H. Lor-	1892	107,941	3,428	111,369	98,000	5,770	12,816	116 586	50,914	28,286	4,075	490,000	8,028,000
ing, Sec.	1891	113.000	3,064	116,064	92,000	6,006	15,558	113,564	45,482	18,437	4,034	506,000	8,007,000
	1890	117,565	7,454	125,019	104,525	6,860	10,575	121,960	51,789	34,350	4,275	586,000	8,550,000
Masons and Odd Fellows Union Aid Ass'n.	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Manchester, 1893. — W. H. Norris,	1893	843	2,238	3,081	.....	697	1,925	2,658	423	1,279	452	785,000	769,000
Pres.; M. Bechler, Sec.													
Merchants Life Association	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Burlington, 1894.—A. H. Kuhlemier,													
Pres ; A. B. Hawkins, Sec.													

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Mutual Benefit Association.....	1894	34,500	4,506	39,006	27,996	6,616	4,675	39,287	52,480	20,000	1,998	188,000	3,813,000
Toledo. 1882.	1893	30,496	11,429	41,925	23,783	2,622	12,122	39,527	49,009	18,100	1,985	279,000	3,875,000
G. R. Struble, Pres.; L. E. Baker,	1892	39,405	9,220	48,625	32,437	5,720	11,331	49,488	37,909	14,641	1,983	712,000	3,869,000
Sec.	1891	38,671	7,444	46,115	27,282	5,528	12,449	45,259	48,293	21,598	1,964	1,185,000	3,821,000
	1890	40 991	7,878	48.869	26,083	6,079	11,086	43,247	40,999	15,034	1,907	791,000	3.774,000
Northern Fraternal Insurance Ass'n.....	1894	60,999	3.575	64,574	37,500	7,739	9,086	54,326	62,825	.....	3,193	637,000	5,617,000
Marshalltown. 1882.	1893	60,085	4,168	64,253	39,000	6,480	10,079	57,206	58.127	102	2,997	685,000	5,472 000
W. W. Doolittle, Pres.; E. H.	1892	52,320	4,450	56,770	29,000	5,494	9,311	46,105	45,214	104	2,977	978,000	5.572,000
Hibben, Sec.	1891	49,135	8,256	57,391	24,000	4,907	11,623	40,530	35,839	99	2,606	998,000	5,130 000
	1890	39 146	2,974	42,120	26,574	3,098	8,044	37,716	19,314	.....	2.449	950,000	4,898,000
Odd Fellows Annuity Association	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Des Moines. 1890.	1893	28,919	14,124	43,043	10,700	14,646	10,984	36,201	20,148	18,645	2,538	1,671,000	4,050,500
William Musson, Pres.; Chas. H.	1892	20,503	8,028	28,531	5,796	9 748	6,161	21,705	12,004	14,085	1,883	1,297,200	3,144,600
Baker, Sec.	1891	10,798	6,874	17,672	1,450	9.046	2,886	13,694	5,032	5,326	1,360	1,796 300	2,416,400
	1890	2,788	3,767	6,555	100	3,364	2,076	5.540	1.015	412	450	915,400	771,800
Security Life Association.....	1894	34,774	3,075	37,849	29,040	1,319	6,962	37,321	35,369	10,044	1,361	243,500	2,649,900
Clinton, 1892.—L. P. Allen, Pres.; O.	1893	34,728	12,054	46,782	35.817	2,509	6,568	44,894	31,171	4.167	1,396	1,309,100	2,737,800
G. Wilson, Sec.	1892	11,220	20,309	31,529	5,219	2,116	364	7.709	32,273	3,378	916	1,976,950	1,806,450
Southwestern Mutual Life Association....	1894	83,225	29,589	112,814	58,308	35.314	17,830	110,452	67,281	10,644	5,820	3,640.000	8,697.500
Marshalltown. 1882.	1893	80,993	7,689	88,682	58,546	11.381	11,131	81,073	57,532	2,322	4,698	1,168,000	6,689,000
A. B. Cooper, Pres.; H. S. Halb rt,	1892	67,987	3,952	71,939	51,509	5,027	11,397	67,933	54,991	10.000	4,464	1,351,500	6,383 000
Sec.	1891	59,492	19,347	78,839	43,000	17,393	18,798	79,900	58,361	15,723	4,050	2,127,000	5,851,000
	1890	47,835	12,157	59,992	36,862	2,061	12,948	51,871	42,281	1,483	3.374	1,106,500	4,868,500
United States Masonic Benevolent Ass'n..	1894	233,354	27,077	260,431	193,750	20,978	59,109	273,837	223,427	30,185	7.581	6,665,500	17,004,000
Masonic Temple, Council Bluffs. 1884.	1893	241,766	33,226	274,992	190,650	32,277	37,787	269,126	253,367	41,791	8,000	4,326,250	19,510,000
J. R. Reed, Pres.; W. J. Jameson,	1892	208,775	52,284	261,059	143,100	26,685	55,333	225,118	255.304	54,898	8,844	6,191,250	21,706,250
Sec.	1891	184,068	49,781	233,849	132,500	27,614	39,959	200,073	181,125	20,374	8,086	4,920,000	20,067,500
	1890	185,390	49.831	235,221	162,604	26,334	28,055	216,993	157,041	27,730	7,924	5,605,000	19,810,000
KANSAS.													
Masonic Mut. Benefit Society of Kansas..	1894	74,438	6,530	80,968	68,590	717	4,971	74,278	79,151	7,925	3.403	209.725	5,870,840
Topeka, 1873.—L. C. Wasson, Pres.;													
D. W. Nellis, Sec.													
KENTUCKY.													
Kentucky Life and Accident Insurance Co.	1894	35,127	3,701	38,828	16,000	3.780	6,669	26,449	84,860	8,000	492	208,500	1,093,500
Louisville. 1889.	1893	38,799	3,972	42,831	66,686	1,960	6,835	75,481	72,021	11,604	444	33,000	1,039,000
W. B. Hoke, Pres.; W. T. Darrow,	1892	43,444	5,387	48,831	19,460	2,531	6,081	28,072	93,653	12,040	581	95,000	1,384,000
Sec.	1891	50,868	9,043	59,911	38,038	7,609	7,432	53,079	85,225	13,965	632	868,000	1,504,000
	1890	50,788	7,371	58,159	44,393	634	9,757	54,784	65,678	17,304	986	59,000	2,451,000

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STATISTICS OF LIFE ASSOCIATIONS—*Continued.*

Name, Location and Date of Organization of Association, and Names of Officers.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
MAINE.		$	$	$	$	$	$	$	$	$		$	$
Garfield Mutual Life Insurance Co.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Lewiston, 1892.—A. T. Reny, Pres; J. O. Trembly, Sec.	1893	1,432	4,717	6,149	227	1,739	3,067	5,033	1,413	3,066	515	314,985	241,619
	1892	383	807	1,190	.....	166	661	893	298	251	97	48,944	48,944
Maine Benefit Life Association.....	1894	183,275	16 300	199,575	150,000	15,942	25,913	191,909	141,446	47,904	6,263	2,093,500	12,486,000
Main st., Auburn. 1885.	1893	179,992	12,160	192,152	144,028	15,893	18,902	178,822	129,028	45,105	6,064	1,572,500	13,298,000
George C. Wing, Pres.; N. W. Harris, Sec.	1892	171,351	12,295	183,646	140,138	15,416	18,543	174,097	125,008	50,090	6,402	1,789,000	14,224,000
	1891	156,045	11,279	167,324	125,000	11,306	18,728	155,179	104,864	27,067	6,381	2,089,000	14,421,000
	1890	184,742	13,328	198,070	177,099	12,813	19,164	209,077	85,859	24,042	6,178	1,962,000	14,199,000
Maine Mutual Life Insurance Co.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Biddeford, 1894.—Wm. A. Roberts, Pres.; T. G. Heald, Sec.													
Peoples Insurance Company	1894	794	396	1,190	642	427	387	1,456	722	14	155	148,850	117,400
31½ *Exchange st., Portland*, 1877.—E. M. Forbes, Pres.; E. J. Forbes, Sec.													
Provident Aid Society.....	1894	61,445	4,021	65,466	60,500	1,798	11,049	73,485	53,483	18,500	1,898	71,000	5,240,000
98 *Exchange st., Portland.* 1885.	1893	58,054	4,368	62,422	55,500	2,320	11,109	69,217	70,001	11,500	2,017	218,000	5,595,500
John L. Cutler, Pres.; Everett Smith, Sec.	1892	59,990	4,224	64,214	34,700	2,608	10,522	47,830	76,796	13,000	2,079	207,000	5,765,000
	1891	61,677	4,553	66,230	29,500	3,438	10,664	43,603	60,413	7,500	2,306	371,000	6,407,000
	1890	49,822	9,072	58,894	32,752	5,738	12,902	51,392	37,786	6,000	2,300	1,302,500	6,539,000
MARYLAND.													
Baltimore Mutual Aid Society.....	1894	.....	.....	.....	132,226	.....	.....	.....	248,254	1,828	.....	.....	2,199,350
Park ave. and Saratoga street, Baltimore, 1882.—F. S. Strobridge, Pres.; W. O. MacGill, Sec.	1893	297,811	11,653	309,464	125,199	59,676	95,005	279,880	226,411	1,195	48,269	2,605,805	1,975,281
	1892	286,255	13,626	299,881	115,687	61,632	92,869	270,188	197,457	1,551	46,864	2,370,573	1,767,896
	1891	271,100	11,498	282,598	118,495	54,201	87,006	259,702	166,493	2,175	43,919	1,933,276	1,524,771
	1890	245,129	13,882	259,011	106,378	53,611	75,338	235,327	143,493	5,670	42,754	.....	1,423,824

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Eureka Mutual Aid Society.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
108 *E. Saratoga st., Baltimore.* 1889.	1893	18,692	120	18,812	5,679	7,830	3,713	17,222	6,606	.....	4,649	.....	.....
W. S. Gillespie, Pres.; R. W. Griffin, Sec.	1892	16,903	97	17,000	4,423	6,855	3,115	14,393	7,396	.....	3,601	.....	.....
	1891	12,851	38	12,889	4,428	4,950	2,456	11,834	4,067	38	3,320	.....	.....
	1890	11,017	7	11,024	4,484	4,222	2,430	11,136	3,025	.....	1,794	.....	.....
Home Friendly Society *.....	1894	104,794	30,377	135,171	48,222	43,779	39,926	131,981	49.075	20,250	30,730	3,731,880	5,700,950
100 *W. Fayette st., Baltimore.* 1884.	1893	100,937	13,671	114,608	36,739	41,115	29,599	107,453	53,233	9,954	27,409	4,185,000	5,669,800
B. L. Talley, Pres.; G. A. Chase, Sec.	1892	91,061	36,981	128,042	40,101	18,261	63,895	122,257	36,449	5,497	25,516	3,582,750	5,326,800
	1891	100,105	27,721	127,826	55,520	19,173	50,380	125,073	33.333	11,605	23,626	3,542,950	5,003,500
	1890	83,943	27,664	111,607	52,742	28,689	28,575	110,006	24,974	13,749	23,929	1,672,700	5,020,600
Immediate Benefit Association.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
322 *W. Biddle st., Baltimore.* 1890.	1893	28,109	3,036	31,145	6,845	14,405	6,942	28,192	4,344	.....	4,462	.....	.....
Adelbert J. Botts, Pres.; M. Rothschild, Sec.	1892	19,890	1,706	21,596	4,512	9,214	5,663	19.289	3,369	.....	3,842	.....	.....
	1891	11,321	1,138	12,459	3,232	5,133	2,677	11,042	2,016	.....	2,435	.....	.....
	1890	2,910	806	3,716	176	1,863	962	3,001	1,421	650	1,555	.....	.....
Imperial Mutual Life Ins. Co. of America.	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
310 *E. Lexington st., Baltimore.* 1891.	1893	15,657	851	16,508	4,613	8,384	2,996	15,993	3,715	1,000	3,546	.....	.....
Samuel W. Guyton, Pres.; Thos. Ridgaway, Sec.	1892	9,869	1,384	11,253	2,962	4,994	2,282	10,238	2,516	100	2,959	.....	.....
	1891	5,224	3,600	8,824	816	4,330	3,129	8,275	1,688	3,500	1,701	.....	.....
Maryland Mutual Benefit Association.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Baltimore. 1888.—R. A. Stanley, Pres.; J. E. G. Webb, Sec.	1893	10.935	308	11,243	4,201	2,820	3,222	10.243	4,147	898	10,245	.....	.....
	1892	8,644	250	8,894	3,528	2,222	1,266	7,016	3,102	567	8,659	.....	.....
	1891	8,745	15	8,760	4,137	3 510	986	8,631	1,657	566	7,672	.....	.....
	1890	8,957	27	8,984	3,524	3,476	1,458	8,458	1,713	566	6,004	.....	.....
Merchants & Mechanics Ins. & Sav. Ass'n	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
358 *N. Gay st., Baltimore,* 1891.—Hy. S. Regester, Pres.; Thos. R. Wheeler, Sec.	1893	24,035	7,258	31,293	10,585	9,920	10,404	30,909	8,448	3,514	3,169	.....	.....
	1892	23,115	3,162	26,277	10,199	7,975	7 412	25,586	7,187	1,843	1,961	.....	.....
	1891	20,267	3,221	23,488	8,557	6,783	6,482	21,822	5,101	809	1,926	.....	.....
Mutual Aid Society.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
316 *St. Paul st., Baltimore.* 1888.	1893	3,242	1,283	4,525	660	1,134	2,348	4,142	1,723	.....	1,175	.....	.....
E. F. Coward, Pres.; F. C. Philpitt, Jr., Sec.	1892	2,819	149	2,968	709	116	1,780	2,605	1,428	10	680	.....	.....
	1891	3,707	310	4,017	793	539	2,022	3,354	1,200	43	715	.....	.....
	1890	3,898	41	3,939	1,055	537	2,500	4,092	854	72	662	.....	19,647

* Transacts industrial business.

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STATISTICS OF LIFE ASSOCIATIONS—*Continued.*

Name, Location and Date of Organization of Association, and Names of Officers.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year
MARYLAND—*Cont.*		$	$	$	$	$	$	$	$	$		$	$
Peninsula Mutual Relief Association.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Easton, Talbot Co. 1888.	1893	38,249	2,074	40,323	31,100	2,565	6,791	40,456	72,199	28,000	1,386	543,000	3,173,000
Chas. M. Jump, Pres.; Alexis G.	1892	35,301	975	36,276	27,692	1,539	6,709	35,940	28,186	12,000	1,219	320,000	3,150,000
Pascault, Sec.	1891	32,699	2,345	35,046	27,550	2,917	5,899	36,366	27,856	15,000	1,434	845,000	3,979,000
	1890	19,473	5,479	24,952	12,300	4,922	4,098	21,320	23,215	14,018	1,392	.....	3,911,000
MASSACHUSETTS.													
Bay State Beneficiary Association.....	1894	615,306	41,866	657,172	514,964	71,891	38,645	625,500	538,087	274,415	17,012	15657,200	46,111,175
31 *State st., Boston.* 1881.	1893	614,363	28,338	642,701	507,288	67,399	37,417	612,104	423,999	192,000	16,387	10831,625	47,710,625
John Q. Brackett, Pres.; F. E. Litch-	1892	574,676	28,983	603,659	484,550	58,160	37,510	580,220	349,402	148,000	15,193	7,206,000	45,854,500
field, Sec.	1891	468,515	23,474	491,989	392,050	43,035	33,373	468,457	267,963	90,000	13,385	7,087,000	42,951,000
	1890	436,390	22,517	458,907	370,300	40,460	32,076	442,836	248,931	94,500	12,258	7,154,000	39,420,000
Boston Mutual Life Association	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
178 *Devonshire st., Boston,* 1892.—John	1893	25,217	6,154	31,371	15,000	4,880	6,613	26,493	22,121	9,000	965	906,500	3,078,500
W. Wheeler, Pres.; Walter M.	1892	14,773	5,462	20,235	4,000	1,661	7,128	12,792	7,442	.....	715	2,918,000	2,771,000
Lyman, Sec.													
Eagle Life Association.....	1894	2,522	740	3,262	.....	769	872	1,641	2,772	.....	266	192,000	438,000
90 *Elm st., Westfield,* 1891.—William	1893	2,002	1,008	3,010	660	1,180	528	2,368	1,151	.....	241	308,000	387,000
Provin, Pres.; Robert Gowdy, Sec.	1892	681	1,420	2,101	.....	1,192	399	1,591	910	200	226	244,000	226,000
Massachusetts Benefit Life Association....	1894	2227,424	212,772	2440,196	1863,802	332,951	162,334	2359,087	1837,505	485,910	39,880	16,217,900	106889,455
53 *State st., Boston.* 1878.	1893	2076,573	210,538	2287,111	1686,403	359,849	169,101	2215,353	1671,679	424,324	35,064	14,271,750	105381,605
G. A. Litchfield, Pres.; E. S. Litch-	1892	1780,709	386,980	2167,689	1525,258	326,221	151,865	2003,344	1556,108	395,150	34,343	24,888,080	105178,030
field, Sec.	1891	1612,578	108,183	1720,761	1170,309	229,696	97,423	1497,428	1308,517	399,500	28,081	31,677,750	94,067,750
	1890	1202,468	52,674	1255,142	877,209	102,996	93,073	1073,278	987,699	319,900	23,759	12,360,250	72,509,000
Merchants and Manufacturers Life Ass'n*.	1894	1,334	6,353	7,687	.....	6,199	154	6,353	1,334	.....	759	1,013,000	1,013,000
Parks Block, Westfield, 1894.—R. M.													
Fairfield, Pres.; E. L. Goodnow, Sec.													

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National Masonic Aid Association.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Westfield, 1891.—J. A. Lakin, Pres.;	1893	438	282	720	.....	.....	50	50	1,118	.....	14	.....	.....
A. J. Gibbs, Sec.	1892	316	132	448	.....	.....	.....	.....	448	.....	19	.....	.....
MICHIGAN.													
Michigan Masonic Mutual Benefit Ass'n..	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Grand Rapids, 1875.—Crawford Angell,	1893	68,680	1,619	70,339	68,000	40	4,741	72,781	43,783	15,312	3,584	75,000	3,584,000
Pres.; Claude W. Botsford, Sec.	1892	83,440	1,810	85,250	82,000	.....	5,384	87,384	9,504	17,367	4,622	64,000	4,622,000
Odd Fellows Mutual Benefit Association..	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Lansing, 1892. — Andrew Harshaw,	1893	4,757	1,057	5,814	4,500	852	1,888	7,309	932	1,000	376	170,000	471,000
Pres.; Eber S. Andrews, Sec.	1892	2,381	3,299	5,680	107	1,943	1,473	3,523	4,312	4,162	273	406,000	370,000
Peninsular Masonic Aid Association.....	1894	49,424	1,949	51,371	44 526	1,945	6,568	53,043	308	.....	2,459	627,000	5,213,000
Caro. 1884.	1893	49,351	3,165	52,516	44,606	5,600	3,896	54,146	6,978	5,000	2,526	848,000	5,263,000
C. P. Black, Pres.; N. M. Richard-	1892	45,825	2,614	48,439	37,869	4,877	7,692	50,466	10,608	7,000	2,384	840,000	5,070,000
son, Sec.	1891	29,078	4,547	33,625	23,387	5,945	3,051	32,439	6,067	4,000	2,256	1,201,000	4,886,000
	1890	42,426	3,196	45,622	35,750	5,297	3,708	44,781	5,186	4,000	1,899	944,000	4,617,000
Preferred Bankers Life Assurance Co.†...	1894	4,757	14,067	18,824	3,018	4,817	4,667	12,502	27,423	9,000	1,000	757,000	1,000,000
Lansing, 1893.—A. O. Bement, Pres.;	1893	.....	13,360	13,360	.....	4,963	2,798	7,761	14,073	7,000	450	450,000	450,000
Ira E. Randall, Sec.													
MINNESOTA.													
Bankers Life Association.....	1894	301,627	129,268	430,895	234,813	42,132	48,650	325,595	704,047	27,000	11,743	4,350,000	23,486,000
Third and Jackson sts., St. Paul. 1880.	1893	278,434	149,909	428,343	197,284	77,666	25,279	300,229	651,780	34,000	11,839	5,766,000	23,678,000
Cortlandt M. Taylor, Pres.; Douglas	1892	202,687	175,908	378,595	150,636	163,833	35,981	350,450	601,719	2,000	12,702	12872,000	25,404,000
Putnam, Sec.	1891	129,840	71,299	201,139	60,637	39,953	50,367	150,957	374.642	6,000	7,577	4,110,000	15,154,000
	1890	133,270	41,412	174,682	104,505	17,778	32,092	154,375	321,123	4,000	5,907	2,014,000	11,814,000
Farmers Accident and Mut. Life Ass'n....	1894	14,568	3,200	17,768	10.062	2,135	5,148	17,906	44,047	7,804	1,526	.....	2,456,000
Minneapolis. 1889.	1893	23,518	8,805	32,323	14,033	4,520	8,342	26,895	45,480	2,014	1,684	1,132,000	2,711,000
J. M. Whitmore, Pres.; H. H.	1892	33,427	15,726	49,153	12,175	16,290	4,648	33,799	39.752	1,305	2,643	3,132,000	4,364,000
Whitmore, Sec.	1891	24 262	12,921	37,183	7,415	11,144	4,122	23,363	28,398	1,204	2,399	2,541,000	4,005,000
	1890	17,961	11,780	29,741	4,702	9,061	3,269	17,032	23,328	320	1,841	2,421,000	3,127,000
Masonic Mutual Aid Association.....	1894	68,339	37	68,376	56,000	2,243	6,621	64,871	24,450	13,000	2,572	269,000	4,858,000
201 *Masonic Temple, Minneapolis.* 1877.	1893	57,482	3,464	60,946	45,000	5,028	7,568	57,589	23,508	12,300	2,820	646,000	5,444,000
Chas. D. Boyce, Pres.; H. R. Denny,	1892	70,072	8,808	78,880	58,600	11,991	10,677	81,268	20,352	10,000	2,948	1,392,000	5,736,000
Sec.	1891	57,667	6,654	64,321	48,400	6,929	5,933	62,109	25,739	14,000	2,836	1,056,000	5,615,000
	1890	51,183	5,364	56,547	48,552	5,577	5,005	59,134	7,500	14,000	2,703	1,094,000	5,406,000

* Commenced business November 7, 1894. † Commenced business September 1, 1893.

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STATISTICS OF LIFE ASSOCIATIONS—*Continued.*

Name, Location and Date of Organization of Association, and Names of Officers.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
MINNESOTA—*Cont.*		$	$	$	$	$	$	$	$	$		$	$
Minnesota Masonic Relief Association	1894	43,917	1,136	45,053	44,169	987	5,187	50,343	3,379	1,853	1,477	337,500	2,880,500
Chamber of Commerce, St. Paul. 1873.	1893	62,792	302	63,094	76,062	469	4,128	80,659	49,669	49,594	1,624	292,000	3,291,000
Wm. A. Van Slyke, Pres.; A. P. Swanstrom, Sec.	1892	117,021	208	117,229	87 809	1,651	9,261	93,757	35,673	32,295	1,834	1,064 000	3,789,000
Minnesota Odd Fellows Mut. Ben. Soc'y..	1894	73,501	7,068	80,569	70,000	.....	5,326	75,326	.....	.....	2,956	.....	4,496,000
St. Paul. 1870.	1893	71,231	.....	71 231	67,000	106	4,098	71,204	29,569	16,000	2,806	459,000	5,458,000
D. H. Stimson, Pres.; Hy. J. Strouse, Sec.	1892	69,212	3,277	72,490	61,000	3 697	3,864	68,561	25,145	12,088	2,673	621,000	5,357,000
	1891	65,952	2,679	68,631	66,068	2,561	4,059	72,378	9,585	4,710	2,472	612,000	5,052,000
	1890	47,294	813	48,107	39,605	625	2,795	43,025	16 556	10,000	2,154	225,000	4,923,000
Minnesota Scandinavian Relief Ass'n.....	1894	67,334	8,633	75,967	52,500	9,109	5,426	67,092	62,201	18 209	4,479	824,000	5,438,500
Red Wing. 1879.	1893	75,265	7,976	83,241	56,400	8,475	5,783	70,678	52,408	21,692	4,142	784,500	5,263,000
Peter Nelson, Pres.; A. G. Rosing, Sec.	1892	77,869	8,770	86,639	68,132	10,122	4,838	83,092	31,560	10,082	4,055	936,500	5,310,000
	1891	73,248	10,058	83,306	65,455	12,513	4,593	82,561	45,513	31,399	3,751	1,173 000	5,193,500
	1890	57,648	10,390	68,038	54,850	11,639	4,275	70,764	44,504	32,639	3,384	1,202,000	4,975 500
National Mutual Life Association.....	1894	131,317	27,814	159,131	100,496	25,984	26,382	160,438	236,518	68,031	7,221	3,186,750	14,833,000
402 *New York Life Building, Minneapolis,* 1887.—P. B. Crane, Pres.;	1893	134,047	37,154	171,191	103,500	27,304	31,637	163,290	250,500	55,267	7,008	3,306,250	15,913,750
	1892	143,384	39,562	182,946	125,250	31,270	18,687	175,198	210,000	51,478	7,224	3,776,250	16,733,500
Ira F. Murphy, Sec.	1891	149,432	54,698	204,130	126,622	27,885	21,399	175,906	203,675	45,439	7,015	3,858,750	16,620,000
	1890	134,711	177,057	311,768	125,386	25,318	19,718	170,422	202,948	42,997	7,645	5,780,000	18,865,000
Northwestern Farmers Mut. Life Ins. Co..	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Elbow Lake. 1889.	1893	74	14	88	130	.....	41	171	88	.....	65	.....	.....
T. C. Hodgson, President; H. H. Schram, Secretary.	1892	206	435	641	115	201	174	490	171	.....	179	7,569	32,041
	1891	150	40	190	265	20	27	312	20	.....	138	1,380	18,300
	1890	56	204	260	.....	102	102	204	143	.....	132	2,601	17,424
Northwestern Life Association	1894	178,732	3,882	182,614	102,250	32,893	30,538	165,913	219,918	23,000	10,032	4,479,750	14,411,550
322 *Hennepin av., Minneapolis.* 1885.	1893	180,078	3 650	183,728	101,263	39,550	28,194	169,007	204,432	22,000	9,819	6,348,550	14,173,750
D. W. Edwards, Pres.; Dr. J. F. Force, Sec.	1892	154,894	13,400	168,294	71 000	34,150	27,381	132,531	185,651	.....	8,210	5,253,750	12,362,750
	1891	127,204	9,560	136,764	54,000	14,573	33 508	104,532	133,066	3,000	6,473	4,128,500	10,003,500
	1890	95,506	11,163	106,669	53,552	13,526	20,057	87,135	93,237	8,525	5,200	3,271,000	8,322,500

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Northwestern Masonic Life Association...	1884	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Minneapolis, 1893.—James H. Bishop, Pres.; Thomas E. Bishop, Sec.	1893	1,088	549	1,637	.....	602	871	1,473	364	108	117	148,000	148,000
Octagon Star Savings Association.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Minneapolis, 1893.—John T. Getty, Pres.; W. V. Austin, Sec.	1893	1,203	584	1,787	.....	179	1,046	1,225	1,233	.....	107	129,200	68,800
St. Paul Life and Investment Company...	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Globe Bldg., St. Paul. 1890.	1893	10,341	.....	10,341	*27,202	1,417	2,369	30,988	33,968	.....	78	46,450	116,695
Joseph Bobleter, Pres.; H. W.	1892	20,122	.....	20,122	*16,147	789	2,231	19,700	54,027	.....	107	68,300	191,300
Busse, Sec.	1891	3,690	478	4,168	362	583	2,203	3,448	53,586	2,325	104	83,000	182,000
	1890	3,175	871	4,046	.....	986	706	1,692	51,244	640	87	246,000	169,000
Youths Endowment Association.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Minneapolis, 1889.—J. C. Walters,	1893	21,891	4,628	26,519	1,184	3,533	7,159	11,902	40,796	.....	1,301	454,750	1,070,384
Pres.; R. F. Goodwin, Sec.	1892	15,040	3,380	18,420	.....	2,794	5,020	7,968	23,345	.....	1,079	433,943	874,759
	1891	11,210	2,374	13,584	.....	2,137	3,712	5,849	12,894	.....	716	294,356	565,207
	1890	6,941	2,338	9,279	.....	2,269	2,487	4,756	5,159	.....	580	401,460	441,319
Winona Mutual Benefit Association.....	1894	2,321	311	2,632	2,116	184	233	2,533	1,181	.....	576	27,500	288,000
408 *E. 6th st., Winona*, 1888.—John Harders, Pres.; M. F. Walz, Sec.	1893	2,183	433	2,616	1,936	269	218	2,423	1,081	.....	536	37,000	268,000
MISSOURI.													
Merchants Life Association of the U. S...	1894	73,958	13,493	87,451	18,864	15,276	8,479	42,619	107,840	5,000	1,487	1,622,500	4,293,500
Union Trust Bldg., St. Louis. 1890.	1893	37,978	8,058	46,036	18,923	5,522	9,553	33,999	77,704	.....	1,136	862,000	3,026,000
William H. Collins, Pres.; Wm. A.	1892	33,598	8,022	41,620	8,039	8,139	5,882	22,060	59,861	7,000	915	653,500	2,463,500
Ellis, Gen. Manager.	1891	27,703	8,734	36,437	.....	10,418	2,918	13,336	30,705	.....	669	1,303,000	1,912,000
	1890	9,064	4,284	13,348	.....	4,246	1,498	5,744	7,820	.....	209	754,500	707,500
Safety Fund Life Association.....	1894	9,797	9,456	19,253	2,000	11,791	1,459	15,277	14,703	3,809	978	1,393,000	1,454,000
Monroe City, 1892.—Thomas Proctor, Pres.; Edmund P. Melson, Sec.	1893	4,551	8,239	12,790	.....	5,439	779	6,218	6,635	3,300	485	902,000	721,000
Western Commercial Travelers Ass'n.....	1894	95,725	5,900	101,625	96,000	.....	4,751	100,751	44,327	.....	2,052	460,000	8,208,000
St. Louis. 1878.	1893	95,567	1,390	96,957	91,862	.....	4,778	96,640	43,097	6,655	2,142	256,000	8,560,000
R. W. Shapleigh, Pres.; H. C.	1892	92,171	1,025	93,196	84,000	.....	5,112	89,112	37,750	7,325	2,220	60,000	9,000,000
Tatum, Sec.	1891	73,000	800	73,800	60,000	.....	4,923	64,923	32,513	3,619	2,198	.....	8,792,000
	1890	103,655	497	104,152	102,148	12	5,018	107,178	33,070	14,720	2,150	.....	8,600,000

* Payments returned to members; no death losses.

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STATISTICS OF LIFE ASSOCIATIONS—*Continued.*

Name, Location and Date of Organization of Association, and Names of Officers.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
NEBRASKA.		$	$	$	$	$	$	$	$	$		$	$
Omaha Life Association	1894	17,135	3,311	20,446	8,609	3,665	8,112	20,386	33,295	12,939	1,182	446,000	1,182,000
Omaha Nat'l Bk. Bldg., Omaha. 1888.	1893	18,947	28,258	47,205	8,932	28,612	8,995	46,539	94,089	38,671	4,363	3,690,000	4,363,500
William F. Bechtel, Pres.; George	1892	20,871	2,824	23,695	7,974	2,772	7,155	17,901	40,358	15,241	1,524½	682,000	1,524,500
Esmond, Sec.	1891	23,477	5,884	29,361	16,232	4,972	7,189	28,493	36,798	12,000	1,611½	1,243,500	1,611,500
	1890	10,034	14,919	24,963	6,000	12,584	2 861	21,445	45.000	.....	2,827	3,137,000	2,827,000
NEW HAMPSHIRE.													
Provident Mutual Relief Association	1894	76,140	9,300	85,440	76,023	.....	6,887	82,910	14,537	5,000	2,980	226,000	5,960,000
Opera House, Concord. 1877.	1893	89,614	711	90,325	82,399	4,497	3,436	90,332	17,272	12,000	3,390	540,000	6,229,000
B. F. Prescott, Pres.; A. C. Hardy,	1892	94,878	1,237	96,115	87,790	4,408	3,856	96,054	21,648	16,000	3,476	335,000	7,571,000
Sec.	1891	86,599	756	87,355	78,566	3,418	3,908	85,892	21,088	16,000	3,476	257,000	7,750,000
	1890	79,825	748	80,573	74,000	3,684	3,618	81,302	16,630	18,000	3,531	249,000	7,875,000
NEW YORK.													
Albany Masonic Relief Association	1894	20,160	.....	20,160	20,069	.....	1,278	21,347	2,245	149	525	.....	.....
116 *State st., Albany,* 1870.—T. Austin Williamson, Pres.; William E. Fitch, Sec.													
Albany Mutual Benefit Association	1894	5,542	2	5,544	5,120	.....	515	5,635	388	.....	423	.....	.....
60 *Beaver st., Albany.* 1873.	1893	7,260	9	7,269	6,654	.....	636	7,290	479	.....	487	.....	.....
James Clark, President; John J.	1892	8,195	32	8,227	7,557	.....	688	8,245	499	.....	566	.....	.....
Cox, Secretary.	1891	6,733	48	6,781	6,176	.....	609	6,785	517	.....	606	.....	.....
	1890	8,702	34	8,736	8,049	.....	733	8,782	520	.....	587	.....	.....
Albany Women Teachers Relief Ass'n	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
30 *Pine av., Albany.* 1886.	1893	550	30	580	505	.....	22	527	188	.....	169	.....	.....
Kate Stoneman, President; E. H.	1892	20	5	25	1	.....	11	12	136	.....	168	.....	.....
Stronge, Secretary.	1891	160	30	190	146	.....	11	157	123	.....	159	.....	.....
	1890	.....	30	30	.....	.....	3	3	89	.....	151	.....	.....

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American Co-operative Relief Association.	1894	75,007	2,055	77,062	77,950	6,900	17,086	101,944	49,065	39,319	2,861	910,500	4,586,500
33 & 34 *White Memorial Building*,	1893	72,130	1,936	74,066	54,478	7,151	8,272	69,901	58,988	17,245	2,739	376,000	4,569,300
Syracuse, 1880.—Hon. Charles E.	1892	70,911	2,169	73,080	67,277	10,127	4,683	82,087	54,427	15,214	2,695	400,250	4,613,950
Maynard, Pres.; Geo. W. Salis-	1891	68,217	2,954	71,171	46,200	6,631	7,759	60,590	63,263	12,709	2,593	531,100	4,500,050
bury, Sec.	1890	65,958	3,337	69,295	67,687	6,644	6,892	81,223	51,738	10,683	2,423	475,700	4,349,950
American Knights of Protection.....	1894	751	128	879	564	.....	38	602	465	.....	188	15,000	564,000
Farmingdale, 1885.—Frederick Torus,	1893	1,173	103	1,276	983	.....	33	1,016	451	.....	190	24,000	570,000
Sr., Pres.; Charles Hirsch, Jr., Sec.	1892	286	72	358	95	.....	9	104	445	.....	198	27,000	594,000
	1891	996	72	1,068	907	81	82	1,070	133	88	200	9,000	600,000
American Protective Association.....	1894	1,618	10	1,628	925	324	466	1,715	5	188	399	1,984	31,489
782 *Broadway, Brooklyn.* 1883.	1893	1,829	.....	1,829	1,064	365	401	1,830	93	243	401	1,554	31,956
J. H. Yarnall, President; George	1892	2,035	.....	2,035	1,310	407	393	2,110	93	368	468	1,657	35,360
C. Demeritt, Secretary.	1891	2,261	.....	2,261	1,433	459	408	2,300	168	400	513	3,100	38,709
	1890	2,846	.....	2,846	1,670	565	627	2,862	208	250	576	3,474	40,082
American Temperance Life Ins. Ass'n....	1894	76,095	8,544	84,639	42,300	21,205	15,113	78,618	35,980	19,500	3,459	1,614,500	6,368,500
254 *Broadway, New York city.* 1889.	1893	58,489	728	59,217	28,025	12,612	17,100	57,737	27,224	20,411	2,852	4,081,500	5,576,500
Frank Delano, Pres.; G. E. God-	1892	42,490	2,458	44,948	29,961	6,552	11,943	48,446	22,493	15,500	1,005	320,500	2,415,700
ward, Sec.	1891	44,446	2,846	47,292	29,250	4,495	15,567	49,312	35,778	25,750	1,126	252,000	2,668,200
	1890	44,918	2,861	47,779	34,196	4,846	9,839	48,881	29,495	15,500	1,150	510,200	2,858,200
Bankers Life Insurance Company.....	1894	61,466	7,687	69,153	26,654	22,968	13,322	62,944	144,810	13,849	1,814	2,880,700	3,970,244
31 *Nassau st., New York.* 1869.	1893	31,412	14,018	45,430	36,300	290	4,107	40,697	122,094	7,359	1,257	395,000	1,663,881
Richard Morgan, Pres.; Franklin C.	1892	27,201	8,015	35,216	36,417	.....	579	37,106	109,657	.....	1,206	.....	.....
Elder, Sec.	1891	19,523	8,019	27,542	29,555	34	645	30,234	111,547	.....	1,224	.....	.....
	1890	23,901	8,045	31,946	31,547	24	624	32,195	114,240	.....	1,245	.....	.....
Booksellers and Stationers Provident Ass'n	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
2 *Cooper Union, New York city.* 1879.	1893	13,044	1,067	14,111	11,000	30	1,455	12,485	3,059	.....	1,188	.....	.....
Chas. T. Dillingham, Pres.; Wilbur	1892	14,096	145	14,241	13,013	91	1,323	14,426	1,433	.....	1,245	.....	.....
B. Ketcham, Sec.	1891	15,060	170	15,230	14,006	88	1,410	15,504	1,619	.....	1,221	.....	.....
	1890	13,795	164	13,959	14,992	.....	1,280	16,272	1,894	.....	1,130	.....	.....
Buffalo Police Mutual Aid.....	1894	5,612	4,415	10,027	8,750	.....	221	8,971	10,544	1,250	570	36,250	712,500
Police Headquarters, Buffalo, 1891.—													
Charles A. Rupp, Pres.; Thos. J.													
Wiley, Sec.													

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STATISTICS OF LIFE ASSOCIATIONS—*Continued.*

Name, Location and Date of Organization of Association, and Names of Officers.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
NEW YORK—*Cont.*		$	$	$	$	$	$	$	$	$		$	$
Chenango Mutual Relief.....	1894	56,066	1,699	57,765	27 000	5,310	7,791	40,169	49,284	1,976	2,381	753,000	3.601,500
Oxford. 1883.	1893	52,993	825	53,818	25,526	4,464	5,873	35,863	31,011	2,791	2,225	.....	3.483,500
Charles W. Brown, Pres.; W. K. Jacobs, Sec.	1892	52,466	1,155	53,621	43,019	3,412	5,491	51,922	20,638	8,000	2,079	.....	.....
	1891	35,975	3,941	39,916	30,389	5,210	4,923	40,522	15,798	6,000	2,382	.....	.....
	1890	43,723	2 904	46,627	35,000	4,932	5,177	45,109	9,052	3,438	2,177	.....	.....
Commercial Travelers Life Association....	1894	147,275	4,565	151,840	151,678	3,732	10,821	166,460	154,184	33.004	1,456	518,000	5,679,500
Larned Bldg., Syracuse. 1872.	1893	220,418	5,119	225,537	195,000	265	8,373	203,638	144,645	55,817	2,348	45,000	11,463,750
S. D. W. Cleveland, Pres.; J. G. Barker, Sec.	1892	204,614	6,187	210,801	262,500	1,274	11,500	275,273	127,456	42,667	3,061	.....	.....
	1891	193,936	7,750	201,686	182,500	535	15,005	198,141	177,092	.....	3,050	.....	.....
	1890	193,256	7,315	200,571	200,000	725	11,903	212,628	173,547	.....	3,097	.....	.....
De Witt Clinton Ready Relief Association.	1894	1,623	67	1,690	1,000	.....	134	1,134	2,716	.....	224	9 000	112,000
683½ *Quincy st., Brooklyn.* 1883.	1893	348	94	442	.....	.....	134	134	2,160	.....	211	10,000	105,500
John T. Barnard, President; Warren Jones, Secretary.	1892	676	63	739	1,000	.....	157	1,157	1,852	.....	191	10,500	95,500
	1891	1,191	81	1,272	.....	.....	69	69	2,270	.....	176	5.500	88,000
	1890	2,118	38	2,156	2,000	.....	121	2,121	1,067	.....	167	5,500	83,500
Empire Life Insurance Company.....	1894	73,832	2,435	76,267	36,277	11,555	24,123	71,955	56,575	11,776	2,477	2,174,200	4,361,400
239 *Broadway, New York city.* 1882.	1893	52,023	2,525	54,548	32,377	7,234	15,939	55,551	41,066	6,077	1,756	648,000	3.010,000
Evelyn L. Bissell, Pres.; Geo. W. Godward, Sec.	1892	40,284	6,123	46,407	27,237	4,609	14,100	45,946	35,904	8,124	2,023	1,960,200	4,189,500
	1891	38,626	4,992	43,618	21,098	3,453	12,778	37,329	31,936	17,636	1,728	544,300	3.579,300
	1890	34,822	3,068	37,890	22,026	1,472	10,833	34,331	25.849	13,936	1,743	1,051,100	3.552,000
Empire State Degree of Honor, Sup. Lodge	1894	7,936	7,565	15,501	8,205	6,366	855	15,425	1,802	.....	2,118	1,461,500	2,267,500
Stockton. 1886.	1893	3,161	1,737	4,898	2,096	1,737	567	4,400	1,676	.....	923	407,000	1,106,000
P. M. Elmer, Pres.; H. W. Seymour, Sec.	1892	1,220	777	1,997	414	485	195	1,394	1,178	.....	628	202,500	880,500
	1891	601	668	1,269	200	661	133	994	575	.....	480	216,000	680 500
	1890	289	472	761	.....	621	.....	621	299	.....	342	233,000	456,000

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Equal Rights Benefit Association.....	1894	9 577	1,657	11 234	5,359	1,282	3,963	10,745	10,238	.....	1,472	792,200	2,512,400
444 *Broadway, Albany.* 1883.	1893	10,791	1,129	11,920	7,329	899	3,415	11,643	9,750	.....	1,284	475,800	2,192,800
Geo. W. Yerks, Pres.; S. P. Simmons, Sec.	1892	16,199	1,523	17,722	12,380	1,519	3,924	17,823	14,973	6,298	1,225	495,000	2,060,000
	1891	12,605	1,175	13,780	7,838	1,451	2,517	11,806	9,573	.....	1,190	464,000	1,904,000
	1890	12,027	1 107	13,134	7,966	1,091	2,240	11,297	8,651	736	1,229	424,050	2,027,850
Expressmens Mutual Benefit Ass'n.....	1894	133,227	5,036	138,263	110,446	1,726	1,387	114,033	58,651	18,059	5,258	888,000	7,418,000
152 *Baldwin st., Elmira.* 1869.	1893	147,048	2,140	149,188	115,509	3,334	1,470	120,313	51,945	.....	5,328	1,378,000	7,539,000
J. H. Bradley, Pres.; Sutherland De Witt, Sec.	1892	120,779	1,783	122,562	123,569	2,032	1,319	126,920	23,588	.....	5,024	.....	.....
	1891	138,056	1,429	139,485	119,485	693	2,551	122,729	26,946	.....	4,456	.....	.....
	1890	124,773	1,563	126,336	112,346	704	3,096	116,146	10,190	.....	3,965	.....	.....
German Masonic Mutual Relief Ass'n....	1894	447	11	458	75	.....	92	167	851	.....	71	.....	5,325
304 *E. 85th st., New York city.* 1878.	1893	685	21	706	546	.....	141	687	654	217	94	.....	7,050
Wilhelm Wieber, Pres.; Wilhelm Thiese, Sec.	1892	1,458	21	1,479	1,259	.....	181	1,440	833	233	118	.....	.....
	1891	2,517	29	2,546	2,839	.....	166	3,005	503	.....	165	.....	....
	1890	2,161	27	2,188	1,800	.....	177	1,977	2,277	.....	218	.....	.....
Gold and Stock Life Insurance Ass'n.....	1894	4,908	512	5,420	3,900	.....	242	4,142	7,278	950	833	33,000	493,500
195 *Broadway, New York city.* 1877.	1893	4,559	640	5,199	4,350	.....	240	4,590	5,989	750	826	118,800	495,600
R. J. Hutchinson, President; W. J. Dealy, Secretary.	1892	3,999	629	4,628	5,100	.....	205	5,305	5,344	300	704	57,600	422,400
	1891	3,828	381	4,209	2,300	.....	176	2,476	5,997	.....	657	31,800	394.200
	1890	3,827	507	4,334	4,750	.....	196	4,946	4,27c	500	647	31,200	388,200
Golden Eagle Association.....	1894	8,524	201	8,725	3.471	2,551	2,571	8,593	3,596	1,787	1,424	72,593	159,854
1810 *Broadway, Brooklyn.* 1884.	1893	8,193	656	8,849	3,228	2,779	2,667	8,675	2,540	1,930	1,511	119,414	167,615
Henry Schlim, President; S. H. Devore, Secretary.	1892	8,192	203	8,395	3,129	2,638	2,698	8,465	2,452	713	1,344	52.515	148,383
	1891	9,281	22	9,303	3,362	2,816	2 931	9,109	2,639	993	1,822	118,901	219.163
	1890	10,370	2,257	12,627	4,217	6,011	3,173	13,401	2,905	520	1,917	170,450	208,452
Industrial Benefit Association*.....	1894	227,766	3,047	230,813	113,298	36,602	73,058	227,255	68,322	29,125	20,026	7,721,500	12,577,850
Snow Bldg., Syracuse. 1889.	1893	263,300	4,700	268,000	110,795	79,793	61,174	251,762	62,797	24,449	17,442	10465,750	11,073,350
A. E. Nettleton, Pres.; O. N. Lumbert, Sec.	1892	241,721	2,624	244.345	107,116	81,473	55,065	243,654	43,768	21,672	20,185	14892,500	15,932,850
	1891	96,274	5,043	101.317	16,652	61,614	19,617	102,133	44,843	57,994	14,165	15543,250	12,590,500
	1890	22,610	13,809	36,419	1,710	19 469	11,404	32,583	22,799	17,489	5,591	7,660,500	5,038,750
Insurance Clerks Mutual Benefit Ass'n....	1894	11,773	632	12,405	11,000	24	1,139	12,163	29,012	.....	507	3,000	507,000
156 *Broadway, New York city.* 1872.	1893	11,678	1,027	12,705	11,000	.....	1,426	12,426	29,709	.....	543	3,000	543,000
Fred'k H. Way, Pres.; Chas. F. Allen, Sec.	1892	12,774	2,809	15,583	12,000	88	1,113	13,201	29,409	.....	587	19,000	587,000
	1891	11,612	939	12,551	12,000	48	1,210	13,258	27,434	.....	610	11,000	610,000
	1890	13,582	581	14,163	11,000	139	1,562	12,701	27,026	.....	636	27,000	636,000

* Transacts industrial business.

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STATISTICS OF LIFE ASSOCIATIONS—*Continued.*

NAME, LOCATION AND DATE OF ORGANIZATION OF ASSOCIATION, AND NAMES OF OFFICERS.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
NEW YORK—*Cont.*		$	$	$	$	$	$	$	$	$		$	$
Jewelers and Tradesmens Life Ins. Co...	1894	77,284	1,208	78,492	39,770	22,252	15.537	77,559	30,219	14,000	1,543	1,147,850	3,890,600
253 *Broadway, New York city.* 1883.	1893	67,602	294	67,896	24,142	27,312	14,504	65,958	30,790	17,554	1,470	1,676,850	3,421,550
Shubael Cottle, Pres.; E. S. Johnson, Jr., Sec.	1892	26,098	2,388	28,486	11,730	9,369	5,536	26,645	24,601	11,500	1,202	1,687,500	3 210,500
	1891	21,156	3,371	24 527	15,372	1,773	5.718	22,863	14,585	5,000	723	343,500	2,117,000
	1890	20,368	201	20,569	12,105	.....	5,169	17,274	12 597	16,820	808	535,500	2,345,000
Jewelers League of the City of New York.	1894	173,164	6,417	179,581	183,600	.....	9,836	193,436	143,681	.....	2,484	325,000	12,420,000
170 *Broadway, New York city.* 1877.	1893	165,920	6,041	171,961	140,000	3,720	7,402	151,122	161,978	5,000	2,620	375,000	13,100,000
Henry Hayes, Pres.; Levi Stevens, Jr., Sec.	1892	178,577	5,331	183,908	155,000	462	10,579	166,041	141,139	.....	2,710	.....	13,550,000
	1891	175,130	5,766	180,896	150,000	35	11,173	161,208	123,272	.....	2,730	.....	13,650,000
	1890	143,483	8,011	151,494	130,088	46	9,942	140,076	113,826	.....	2,750	.....	13,750,000
Knickerbocker Mutual Benefit Ass'n.....	1894	4,668	70	4,738	1,200	.....	151	1,351	3,829	.....	.....	.....	.....
10 *Furman st., Brooklyn*, 1880.—L. O. Reeve, Pres.; James M. Desmond, Sec.													
Masonic Life Association	1894	2,343	13	2,356	2,208	.....	217	2,425	620	.....	357	.....	.....
Masonic Temple, Oswego. 1885.	1893	1,444	51	1,495	1,273	.....	198	1,471	690	.....	324	.....	.....
Charles H. Treadwell, President; John M. Burr, Secretary.	1892	2,512	47	2,559	2,634	2	240	2,876	666	.....	306	.....	.....
	1891	2,995	45	3,040	2,820	12	250	3,082	983	.....	352	.....	.....
	1890	1,571	140	1,711	1,450	14	145	1,609	1,025	.....	374	.....	.....
Masonic Life Ass'n of West'n New York..	1894	222,271	4,388	226,659	183,000	3,558	17,897	204,497	72,042	2,850	7,182	1,501,500	14,414,500
162 *Pearl st., Buffalo.* 1872.	1893	174,638	2,977	177,615	141,605	4,655	15,794	162,054	68,246	20,000	7,053	2,272,875	14,201,500
John B. Sackett, Pres.; Nelson O. Tiffany, Sec.	1892	174,691	2,368	177.059	145,129	3,338	14,264	162,839	53,302	25,000	6,307	3,543,000	13,359,000
	1891	140,403	1,671	142,074	118,847	1,698	10,762	131,307	38,904	22,000	5,020	3,413,000	10,642,000
	1890	120,671	1,649	122,320	109,545	1,379	9,766	120,690	21,809	17,993	3,765	1,935,000	7,915,000
Mercantile Benefit Association.....	1894	147,323	3,701	151,024	138,750	231	28,637	171,866	108,589	157,991	2,358	270,000	10,578,000
319 *Broadway, New York city.* 1877.	1893	148,925	5,535	154.460	141.470	4,129	13,703	159,302	109,586	36,250	2,474	625,000	11,375,000
William Wills, Pres.; ———— Sec.	1892	147,612	8,564	156,176	201.250	3,956	11,239	219,347	119,191	34,269	2,513	580,000	11,560,000
	1891	149,944	12,251	162,195	146,264	12,827	11,082	170,173	173,213	36,548	2,623	1,780,000	12,194,400
	1890	144,283	10.770	155,053	159,319	8,163	12,533	180,015	198,153	34,389	2,582	.....	.....

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Mohawk Valley Masonic Life Association.	1894	.....	30	30	.....	7	43	50	826	.....	76	.....	.....
2 *W. North st., Ilion.* 1876.	1893	231	28	259	219	1	39	259	846	.....	69	.....	.....
C. W. Carpenter, President; I. P.	1892	.....	28	28	.....	.....	119	119	846	.....	78	.....	.....
Ogden, Secretary.	1891	365	117	482	545	.....	42	587	937	.....	73	.....	.....
	1890	107	19	126	201	.....	47	248	1,042	.....	98	.....	.....
Mutual Benefit Ass'n of Suffolk County...	1894	16,704	820	17,524	11,800	17	1,128	13,001	16,670	.....	1,536	47,000	1,536,000
Riverhead, Long Island. 1876.	1893	23,354	877	24,231	23,100	23	1,140	24,263	12,147	.....	1,521	46,000	1,521,000
J. Henry Nevins, Pres.; Ahaz Brad-	1892	15,554	770	16,324	14,900	.....	977	15,877	12,125	.....	1,525	.....	1,525,000
ley, Sec.	1891	16,320	590	16,910	14,600	6	765	15,371	10,678	.....	1,502	.....	1,502,000
	1890	12,823	677	13,500	11,228	9	740	11,977	9,140	.....	1,481	.....	1,481,000
Mut. Ben. Ass'n of Fifth St. Baptist Ch...	1894	175	72	247	176	.....	42	218	45	.....	182	.....	.....
56 *4th st., Troy.* 1887.	1893	43	47	90	43	.....	52	95	16	.....	175	.....	.....
H. A. Kenney, Pres.; Jerome H.	1892	176	9	185	176	.....	23	199	21	.....	182	.....	.....
Payne, Sec.	1891	334	59	393	334	.....	25	359	35	.....	173	.....	.....
	1890	164	4	168	168	.....	24	192	2	.....	213	.....	.....
Mutual Life Association.....	1894	5,665	2,789	8,454	1,015	2,470	5,510	8,995	6,171	689	389	334,750	430,250
Coal & Iron Exchange, Buffalo. 1886.	1893	3,899	8,582	12,481	1,040	2,575	7,533	11,148	5,688	.....	346	238,500	374,250
A. G. Warren, Pres.; Edward E.	1892	1,736	13,385	15,121	750	4,131	7,801	12,682	3,805	.....	206	725,500	270,000
Palmer, Sec.	1891	49	.....	49	.....	26	77	103	.....	867	9	3,500	6,500
	1890	21	.....	21	.....	.....	1	1	54	2,250	8	.....	6,500
Mutual Relief Association.....	1894	19,287	2,680	21,967	6,000	691	1,160	7,851	80,465	2,000	960	.....	960,000
953 *Third av., New York city.* 1879.	1893	19,676	2,790	22,466	13,000	756	873	14,629	66,350	1,000	1,006	7,000	1,006,000
Henry S. Herrman, Pres.; Leopold	1892	17,597	2,191	19,788	9,000	729	928	10,657	58,513	.....	1,087	.....	1,087,000
Woodle, Secretary.	1891	17,786	1,937	19,723	11,000	682	905	12,587	49,382	.....	1,110	.....	1,110,000
	1890	17,954	1,594	19,548	9,000	677	971	10,648	42,246	.....	1,123	.....	1,123,000
Mutual Reserve Fund Life Association....	1894	4259,741	683,999	4943,740	3078,787	672,797	884,953	4636,537	5536,116	2259,936	96,067	66,408,225	293366,106
Duane st. & Broadway, New York city,	1893	3974,624	524,191	4498,815	2951,935	448,082	852,600	4252,678	5138,516	2136,497	82,716	57,749,670	262607,065
1881.—E. B. Harper, Pres.; C. W.	1892	3614,061	483,182	4097,243	2702,866	403,112	685,109	3791,087	4785,286	1737,083	72,342	48,646,650	236421,790
Camp, Sec.	1891	3241,483	462,643	3704,126	2290,109	372,202	587,557	3249,868	4349,202	1423,710	64,679	44,318,965	215207,910
	1890	3081,963	306,886	3388,849	2146,498	344,155	480,606	2971,259	3850,179	1249,891	58,515	37,697,685	197003,435
Mutual Union Association.....	1894	9,210	3,602	12,812	1,984	4,784	3,005	9,773	12,791	623	889	226,225	500,425
414 *Powers Block, Rochester.* 1886.	1893	16,175	3,831	20,006	5,407	3,576	7,991	16,974	10,981	710	1,545	348,450	748,405
E. A. Pierce, Pres.; Thos. Leahy,	1892	19,564	4,081	23,645	5,868	6,524	9,253	21,645	12,030	5,156	1,744	873,900	1,152,100
Sec.	1891	10,281	5,056	15,337	2,680	6,187	5,289	14,156	5,919	1,856	1,951	1,670,750	1,261,000
	1890	5,066	2,250	7,316	2,638	2,140	2,412	7,190	10,158	3,214	945	581,850	471,925

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STATISTICS OF LIFE ASSOCIATIONS—*Continued.*

Name, Location and Date of Organization of Association, and Names of Officers.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
NEW YORK—*Cont.*		$	$	$	$	$	$	$	$	$		$	$
N. Y. Physicians Mutual Aid Association.	1894	13,191	1,230	14,421	11,881	124	847	12 855	29,540	8,293	1,224	61,000	1,224,000
17 *W. 43d st., New York city.* 1868.	1893	22,429	1,283	23,712	18,017	437	1,081	19,535	27.742	10,250	1,214	152,000	1,214,000
Daniel Lewis, M. D., Pres.; James	1892	13,404	1,522	14,926	11,325	503	840	12,668	24,220	4,873	1,138	.....	1,138,000
E. H. Nichols, M. D., Sec.	1891	13,776	1,229	15,005	13,400	285	418	14,103	19,730	3,246	983	.....	983,000
	1890	10,572	1,292	11,864	8,808	547	612	9,967	18,318	2,982	914	.....	914,000
New York Safety Reserve Fund.....	1894	327	87	414	.....	.....	275	275	3,551	301	10	.....	7,284
476 *Broome st., New York city.* 1883.	1893	344	.....	344	.....	.....	369	369	3.412	301	11	1,000	7,508
John L. Roberts, Pres.; William	1892	344	.....	344	50	.....	212	262	3,437	311	12	.....	8.613
H. Wintle, Secretary.	1891	357	.....	357	1,000	.....	212	1,212	3,355	361	12	128	8,613
	1890	359	.....	359	112	.....	203	315	4,211	361	11	485	9,485
Northern Tier Masonic Mut. Relief Ass'n.	1894	558	.....	558	532	.....	69	601	110	.....	117	.....	.....
East Masonic Hall, Ogdensburgh,	1893	522	.....	522	431	.....	73	504	153	.....	143	.....	.....
1872.—P. S. Byrnes, President; W.	1892	441	.....	441	552	.....	64	616	135	.....	142	.....	.....
W. Fulton, Secretary.	1891	217	78	295	142	78	113	333	317	.....	155	.....	.....
	1890	384	266	650	295	266	149	710	354	.....	139	.....	.....
Odd Fellows Mut. Aid and Benefit Ass'n..	1894	3,036	101	3,137	2 865	.....	44	2,909	2,510	.....	168	.....	.....
Odd Fellows Building, Rochester. 1869.	1893	2,009	122	2,131	2,378	.....	133	2,511	2,282	.....	.....	.....	.....
George Underhill, President; Henry	1892	2,292	124	2,416	2,799	.....	187	2,986	2,662	.....	.....	.....	.....
Pearce, Secretary.	1891	6,103	141	6,244	5,838	.....	240	6,078	3,232	.....	.....	.....	.....
	1890	6,276	146	6,422	6,310	.....	288	6,598	3,065	.....	.....	.....	.....
Odd Fellows Mut. Ben. Ass'n of Kings Co.	1894	1,721	15	1,736	1,565	.....	157	1,722	458	.....	.....	.....	.....
216 *Duffield st., Brooklyn.* 1867.	1893	1,325	21	1,346	1,718	.....	121	1,839	443	.....	.....	.....	.....
G. Bazing, President; John White,	1892	2,674	28	2,702	2.827	.....	243	3,070	936	.....	.....	.....	.....
Secretary.	1891	3,347	42	3,389	3,043	.....	304	3,347	1,304	.....	.....	.....	.....
	1890	5,183	40	5,223	4,877	.....	306	5,183	1,261	.....	258	.....	.....

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Odd Fellows Provident Association.....	1894	1,750	18	1,768	1,617	.....	162	1,779	631	.....	215	.....	.....
443 *Hancock st., Brooklyn.* 1875.	1893	1,959	18	1.977	1,818	.....	182	2,000	642	.....	.....	.....	.....
E. Jacobs, President; L. Beasley,	1892	1,604	15	1,619	1,497	.....	156	1,653	664	.....	.....	.....	.....
Secretary.	1891	4,241	23	4,264	4.515	.....	429	4,944	697	.....	.....	.....	.....
	1890	7,765	41	7,806	8,531	7	586	9,124	1,376	.....	405	.....	.....
Odd Fellows Relief Association.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
31 *State st., Albany.* 1882.	1893	2,942	64	3 006	2,600	114	328	3,042	1,459	1,200	186	.....	.....
Chas. Van Loon, President; Abram	1892	4,792	27	4,819	3,260	189	402	3,851	1,495	.....	205	.....	103,000
De Blaey, Secretary.	1891	3,716	28	3,744	3,306	186	158	3,650	527	.....	437	.....	.....
	1890	7,193	62	7,255	7,565	386	415	8,366	439	.....	537	.....	.....
Protective Life Association (Life Dept.)...	1894	88,388	2,885	91,273	63,758	13.442	8,220	86,452	54,924	2,348	3,280	789,000	5,575,000
441 & 442 *Powers Blk, Rochester.* 1880.	1893	94,894	3,282	98,176	80,522	11,649	6,956	99.127	52,671	6,299	3,121	503,000	5,232,000
O. N. Crane, Pres.; ——— ———	1892	91,962	3,111	95,073	62,402	10,287	7,408	84,460	58,515	9,440	3,066	435,000	5,359,000
Sec.	1891	90,166	2,919	93,085	66,345	10,193	7,171	83,710	47,052	7,239	3,061	602,000	5,435,000
	1890	78,347	1,785	80 132	51,669	8,850	6,453	66 972	30,011	1,177	2 992	595,000	5,442,000
Provident Association of Newtown, L. I..	1894	3,886	63	3,949	3,510	185	108	3.803	1,795	.....	505	.....	.....
Grand st., Maspeth, L. I. 1883.	1893	2,159	151	2,310	2,473	124	70	2,667	1,649	.....	512	.....	.....
G. W. Cadwell, President; Ansel	1892	2,112	135	2,247	1,924	121	37	2,082	2,005	.....	491	.....	.....
L. Freeman, Secretary.	1891	3,107	84	3,191	2,373	155	40	2,568	1,840	.....	472	.....	.....
	1890	2,057	100	2,157	1,850	121	35	2,006	1,217	.....	476	.....	.....
Security Mutual Life Association.....	1894	227,908	22,214	250,122	64,002	92,502	30,782	187,286	330,669	31,484	6 134	5,839,000	13,756,200
Phelps Bank Bldg., Binghamton. 1886.	1893	173,868	14,034	187,902	34,678	60,258	26,242	121,178	253,774	39,867	5,173	4,877,100	10,745,300
Henry J. Reinmund, Pres.; Charles	1892	123,709	5,843	129,552	53,230	28,208	20,587	113,867	180,073	10,329	3,866	3,186,250	7,663,800
M. Turner, Sec.	1891	91,974	10,578	102,552	34,069	15,280	20,269	69,618	150,066	14,269	3,138	1,864,000	5,701,500
	1890	73,482	13,136	86,618	29,027	17,387	9,861	56,275	117,191	16,662	2,625	2,095 500	4,814,500
Seventh Reg. Veteran & Active League...	1894	11,859	144	12,003	11,629	.....	827	12,456	7,097	1,554	700	.....	.....
822 *Broadway, New York city.* 1882.	1893	7,157	830	7,987	6 936	.....	685	7,621	4,729	1,571	706	.....	.....
Robert McLean, Pres.; Frederick W. Herring, Sec.													
Southern Tier Masonic Relief Ass'n.....	1894	52,538	730	53,268	46,384	590	4,522	51,496	13.593	.....	843	25,000	1,640,500
Lake and Market sts., Elmira. 1868.	1893	61,867	232	62,099	60.755	655	8,075	69,485	25,706	13,000	927	21,000	1,825.500
J. M. Shoemaker, Pres.; E. O. Beers,	1892	63,977	1,875	65,852	46,152	911	9,672	56,735	44,282	27,000	1,137	8,000	2,264,500
Sec.	1891	66,341	511	66,852	58,100	900	9,148	68,148	54,419	44.350	1,651	1,335,000	3.267,500
	1890	109,634	2,660	112,294	97,310	4,493	11,171	112.974	121,222	105,350	2,387	962,000	4,602,500

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STATISTICS OF LIFE ASSOCIATIONS—*Continued.*

Name, Location and Date of Organization of Association, and Names of Officers.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
NEW YORK—*Cont.*		$	$	$	$	$	$	$	$	$		$	$
Stafford Benefit Association.....	1894	6,358	73	6,431	6,000	.....	242	6,242	.....	.....	694	.....	.....
Stafford. 1877.	1893	4,714	81	4,795	5,000	.....	297	5,298	607	.....	659	.....	.....
Israel M. Peck, Pres.; E. M. Pamphilon, Sec.	1892	4,480	70	4,550	4,000	.....	185	4,185	1,110	.....	620	.....	.....
	1891	3,183	46	3,229	3,500	.....	169	3,669	745	.....	584	.....	.....
	1890	7,581	55	7,636	6 500	.....	239	6,739	1,185	.....	573	.....	.....
Teachers Mutual Life Assurance Ass'n...	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Grammar School No. 79, 42 First st., New York city, 1869. — Henry C. Martin, Pres.; Hy. C. Litchfie'd, Sec.	1893	16,528	368	16,896	16.500	.....	368	16.868	174	.....	2,037	31,500	1,018,500
	1892	14,315	186	14,501	15,500	.....	369	15,869	142	.....	2,062	39,000	1,031,000
	1891	10,228	150	10,378	10,500	.....	311	10,811	1,510	.....	2,032	13,000	1,016,000
	1890	10,301	137	10,438	10,500	.....	364	10,864	1,948	.....	2,055	23,000	1,027,500
Teachers Provident Association.....	1894	418	.....	418	130	25	132	287	850	.....	117	.....	.....
808 *Broadway, New York city.* 1880.	1893	490	24	514	384	8	109	606	718	.....	125	.....	.....
N. A. Calkins, President; A. S. Bush, Secretary.	1892	478	50	528	348	24	81	453	811	.....	133	.....	.....
	1891	368	14	382	168	16	98	282	735	.....	152	.....	.....
	1890	576	43	619	346	35	91	472	635	.....	152	.....	.....
Telegraphers Mutual Benefit Ass'n.....	1894	47,083	7,755	54,838	52,567	744	4,119	57,437	139,303	11,638	4 089	259,000	4,089,000
195 *Broadway, New York city.* 1867.	1893	47,089	7,344	54,433	38,421	799	4,079	43,299	142,548	11,512	4,038	.....	4.038,000
James Merrihew, Pres.; T. E. Fleming, Sec.	1892	52,955	7,405	60,360	54,796	553	4,562	59,911	130,390	10,006	3.981	.....	3,981,000
	1891	43,558	6,969	50,527	35,392	542	3,252	39,186	129,347	9,607	3,936	.....	3.936,000
	1890	40,249	5,797	46,046	31,075	275	3,313	34,663	118,467	11,248	3,799	.....	3,799,000
United Life Insurance Association.....	1894	155,451	14,139	169,590	137,502	19,291	30,681	187,475	95,227	66,804	3,597	2,041 200	12.191,300
271 *Broadway, New York city.* 1886.	1893	169,597	1,917	171,514	114,562	27,842	27,346	169,750	127,623	80,333	3,550	2,444,500	12,004,600
Peter Bowe, Pres.; J. J. Pardee, Sec.	1892	157.024	21,856	178,880	95,487	34,361	37,192	167,040	105,957	60,871	3,374	3.574,000	11,613,600
	1891	135,609	28,810	164,419	87,798	32,702	41.911	162,411	63,473	30,500	3,338	4,297,100	10,977,600
	1890	141,427	18,767	160,194	90,792	35,270	25,607	151,669	72,112	40,000	2,672	4 026,000	10,365,000

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Western New York Relief Association....	1894	1,443	471	1.914	1,311	492	19	1,822	502	.....	429	.....	.....
Sherman, Chautauqua Co. 1883.	1893	674	257	931	616	235	15	866	409	.....	320	.....	.....
John T. Green, President; B. J.	1892	1,134	81	1.215	792	129	4	925	345	.....	264	.....	.....
Coffin, Secretary.	1891	562	47	609	511	86	29	626	55	.....	270	.....	.....
	1890	283	71	354	257	75	3	335	72	.....	264	.....	.....
Workingmans Co-operative Ass'n of the	1894	23,782	2,764	26,546	8,381	4,387	13,389	26,321	16,148	5,664	3,173	560,088	478,198
U. I. L. of New York.....	1893	26,270	7,132	33,402	10,535	5,368	18,233	34,136	40,956	5,201	3,365	725,303	506,173
50 *Union Sq., New York city.* 1886.	1892	26,633	5,217	31,840	10,338	6,922	12,529	29,789	9,216	2,896	3,665	729,473	512,806
A. O. Bothner, President; Wm. B.	1891	25,429	1,369	26,798	8,257	5,192	11,056	24,505	4,509	1,132	3.745	510,400	317,056
Donihee, Secretary.	1890	20,378	1,416	21,794	7,399	4,163	10,162	21,724	1,852	605	3,644	599,362	298,580
Workingmens Protective Union.....	1894	1,430	1,521	2,951	2,525	.....	295	2,820	6,879	.....	235	.....	.....
Coeymans, 1879.—J. B. Holmes, Pres.;	1893	1,261	230	1.491	858	.....	190	1,048	6,748	.....	243	.....	.....
Warren B. Holmes, Sec.	1892	2,502	238	2,740	2,116	.....	351	2,467	6,305	.....	245	.....	.....
	1891	1,870	329	2,199	1,680	2	294	1,976	6,033	.....	230	.....	.....
	1890	1,847	407	2,254	1,681	.....	323	2,004	5,810	.....	228	.....	.....
OHIO.													
Cincinnati Life Association.....	1894	78,077	405	78 482	61,293	.....	14,941	76,234	24.196	6,800	.....	.....	.....
Cor. 4th & Vine sts., Cincinnati. 1880.	1893	79,747	1,938	81,685	71,715	5,926	11,830	89,471	35.830	18,870	2.335	641,820	4,036,422
D. D. Bramble, President, *pro tem.*;	1892	83,436	3,958	87,394	53,507	4,271	20,245	78,023	35.312	12,020	2,437	870,000	4,172,421
J. H. Gray, Secretary.	1891	79.678	314	79,992	66,753	4,320	15,623	86,696	24,196	10,941	2,364	1,054,300	4,310,293
	1890	68,843	2,484	71,327	56 103	1,582	16,787	74,472	47.064	22,455	2,125	1,105,980	4,175,367
Fraternal Beneficial Association.....	1894	40,992	10,307	51,299	32,653	3,790	7,040	43,483	30,147	.....	4,360	2,380,000	5,290,500
Toledo. 1886.	1893	40,909	4,618	45,527	30,427	3,673	7,120	41,220	22,805	1,500	3,281	1,354,500	3,718,700
William Beatty, President; J. G.	1892	41,392	4,552	45,944	32,166	3 531	6,851	42,548	17,934	900	3,195	951,000	3,507,600
Robison, Secretary.	1891	33,816	3,847	37,663	21,604	2,650	4,686	28,940	11,600	.....	2,875	841,000	2,887,600
	1890	24,878	2,040	36,918	21,564	2,624	4,672	28,860	5,258	.....	2,361	541,000	1,996,600
International Progressive Association.....	1894	78,100	9,939	88,039	70,580	752	20,524	91,856	42,128	29,488	2,573	1,062,000	5,345,000
14½ *Main st., Mansfield.* 1885.	1893	97,343	3,425	100,768	79,608	5,361	12,809	97,778	51,982	40,000	2,949	613,000	6,131,000
G. F. Potter, Pres.; Chas. Morti-	1892	92,382	5,960	98,342	85,672	2,764	10,722	99,185	24,038	23,000	3.713	855,000	8,545,000
mer, Sec.	1891	102,872	9,278	112,150	91,380	8,126	11,830	111,336	1,882	26,000	3.960	1,905,000	9,470,000
	1890	68,307	9,047	77,354	53,531	13,442	11,535	78,508	1,067	39,000	4,580	5,181,000	11,659,000
Knights Templars and Masonic Mutual	1894	258,268	23,102	281,370	205,000	5,324	18,758	229,082	432,516	.....	4,503	701,000	13,598,000
Aid Association.....	1893	260,832	24,782	285,614	221,000	6,232	18,474	245,706	380,228	.....	4,403	956,000	13,586,000
27½ *W. Third st., Cincinnati.* 1878.	1892	251,586	21,620	273,206	197,500	6,541	23,421	227 462	340,320	.....	4,372	1,754,000	13,795,000
E. T. Carson, President; W. B.	1891	237,312	18,922	256,234	233.250	3,726	25,661	262,637	295,888	.....	4.051	1,072,000	13,326,000
Melish, Secretary.	1890	308,219	14,589	322,808	262,078	4,180	19,812	286,070	342,421	49,000	4,618	493,000	15,706,000

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STATISTICS OF LIFE ASSOCIATIONS—*Continued.*

NAME, LOCATION AND DATE OF ORGANIZATION OF ASSOCIATION, AND NAMES OF OFFICERS.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
OHIO—*Cont.*		$	$	$	$	$	$	$	$	$		$	
Masonic Mutual Life Association.....	1894	127,006	4,501	131,507	100,000	3,710	14,976	119,154	81,244	5,000	3,394	786,000	11,745,000
489 *Arcade, Cleveland.* 1883..	1893	120,698	5,003	125,701	96,232	7,630	11,809	115,671	81,040	16,000	3,335	1,004,000	11,571,000
F. W. Pelton, President; Fred A.	1892	112,791	3,949	116,740	97,400	7,027	9,324	113,751	69,760	15,000	3,197	986,000	11,091,000
Morse, Secretary.	1891	106,271	4,875	111,146	96,000	5,239	13,490	114,729	74,371	20,000	3,069	1,077,000	10,709,000
	1890	98,985	4,187	103.172	78,208	3,625	12,111	93,944	68,054	13,000	2,901	1,012,000	10,250,000
Mutual Aid Association of M. of the R.	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
C. in the U. S.....	1893	25,778	658	26,436	25,600	33	959	26,593	18,690	5,000	932	4,500	771,000
Galion. 1885.	1892	21,495	581	22,076	16,900	34	951	17,885	23,921	9,000	1,109	21 500	923,500
Jacob Dahlman, Pres.; C. Ernest	1891	15,304	394	15.698	12,000	40	825	12,865	9,530	1,500	1,147	18.500	957,500
Klopp, Sec.	1890	17,623	176	17,799	13,500	19	937	14.456	6,697	4 000	1,157	18,500	963,500
Mutual Life Ins. Co. of the Cincinnati	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Chamber of Commerce.....	1893	5,758	90	5,848	3,787	1.003	173	4,963	4.186	3,840	312	10,515	367,226
Cincinnati, 1884. — Lee H. Brooks,	1892	6,761	131	6,896	6,486	1,065	141	7,692	777	4,050	324	28,933	392,467
Pres.; John A. Cochran, Sec.	1891	5,350	145	5,495	4,225	1,054	125	5,404	1,573	1,400	328	29,865	416,267
Northwestern Ohio Masonic Relief Ass'n..	1894	39,752	2,144	41,896	36,514	1,330	3,513	41,357	24,251	3,000	1,915	458,000	2,631,000
Masonic Temple, Toledo. 1871.	1893	38,168	1,368	39,536	33,582	627	4,200	38,409	46,560	10,000	2,549	178,000	2,549,000
D. P. Chamberlin, Pres.; W. W.	1892	32,141	1,280	33,421	30,732	420	4,007	35,259	19,103	4,100	2,409	181,000	2,409,000
Alcorn, Sec.													
Odd Fellows Beneficial Association.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Columbus. 1868.	1893	260,281	6,496	266,777	265,613	9,710	9,011	284,334	162,621	2,673	7,172	178,000	7,172,000
John Startzman, Pres.; Thomas A.	1892	227,621	6,656	234,277	226,177	12,276	5,584	244,039	183,498	3,946	7,728	335,000	7,728,000
Morgan, Sec.	1891	204,834	7,197	212,031	192,249	7,786	8,412	208.447	193,259	6,347	7,895	188,000	7,895,000
Odd Fellows Beneficial Association of	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Muskingum Valley	1893	32,903	485	33,388	31,619	790	684	33,093	19 710	8,419	1,199	.....	.....
Zanesville, 1869.—J. A. Parshall, Pres.;	1892	25,300	905	26,205	25 408	690	641	26,739	17,105	6,282	1,247	.....	.....
W. R. Hazlett, Sec.													

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Odd Fellows Mutual Aid and Acc. Ass'n..	1894	219,415	10,647	230,062	190,280	6,799	31,814	228,893	71,668	43,000	12,674	3,039,000	19,213.000
Piqua. 1882.	1893	233,873	10,441	244,314	199,865	8,473	33,758	242,196	73,707	44,000	12,604	3,668,000	19,707,000
J. R. George, President; J. L. McKinney, Secretary.	1892	220,472	15,415	235,887	196,290	7,767	32,564	236,621	83,713	53,000	13,736	5,117,000	21,638,000
	1891	155,535	11,769	167,304	120,230	3,948	30,429	154,607	89,198	57,000	12,304	4,779,000	19,555,000
	1890	118,126	9,567	127,693	104,207	2,799	21,239	128,245	45,114	21,234	10,117	4,702,000	16,346,000
Odd Fellows National Beneficial Ass'n....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Dayton, 1881. — Henderson Elliott, Pres.; James Anderton, Sec.	1893	82,646	4,274	86,920	70,500	5,591	5,515	81,640	61,831	12,000	2,688	735,000	7,566,000
Ohio Mutual Life Association.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Cincinnati, 1892.—Henry Garlick, Pres.; B. F. Coan, Sec.	1893	11,548	967	12,515	4,590	3,246	4,343	12,179	693	152	894	961,000	2,089,000
	1892	3,535	1,951	5,486	.....	1,951	3,250	5,201	285	.....	525	1,650,000	1,444,000
Peoples Mutual Benefit Association.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Westerville. 1877.	1893	188,275	4,540	192,815	173,350	13,487	11,682	198,571	108,530	83,500	4,814	502,000	6,255,000
C. W. Miller, President; A. B. Kohr, Secretary.	1892	179,634	6,815	186,449	153,775	16 389	12,096	182,260	77,486	47,500	5,438	775,500	7,117,000
	1891	170,245	9,006	179,251	144.500	18,837	12,558	175,895	50,797	22,500	5,427	1,016,000	7,142,000
	1890	159,388	10,554	169,942	137,321	17,581	14,106	169,008	53,040	28,000	5,401	1,203,500	7,272,000
Scot. Rite K. T. and Master Masons A. A.	1894	62,034	1,362	63,396	55,000	1,437	5,217	62,812	60,040	24,477	559	115,000	1,910,000
Main & 5th sts., Dayton. 1890.	1893	52,448	7,619	60,067	52,500	298	5,401	59,360	61,894	22,321	588	54,000	2,106,000
Eli Fasold, President; N. P. Ramsey, Secretary.	1892	70,990	786	71.776	65.374	376	7,350	73,100	53,979	13.590	623	13,000	2,286,000
	1891	73,864	15,728	89,592	62,155	3,238	6,973	87,226	69,538	31,722	706	158,000	2,606,000
	1890	29,974	15,033	45,007	15,038	1,107	1,338	17,483	62,931	19,441	791	4,339,000	2,920,000
Young Mens Mutual Life Association *...	1894	36,705	593	37,298	30,000	165	5,415	35,580	21,268	.....	1,368	223,000	2,818,000
Pike Building, Cincinnati. 1878.	1893	28,719	854	29,573	19,000	2,353	2,775	24,153	19,550	11,000	1,349	176,000	2,794,000
James C. Ernst, President; Lewis G. Hopkins, Secretary.	1892	35 095	795	35,890	21,000	2,329	3.724	27,057	14,130	4,000	1,356	221,000	2,784,000
	1891	44,366	589	44,955	34.312	326	10,269	44,907	5,297	6,000	1,323	153,000	2,705.000
	1890	50,041	1,416	51,457	38,191	1,416	11,534	51,141	15.650	7,300	5,251	540,000	5,251,000
PENNSYLVANIA.													
Commonwealth Mutual Life Insurance Co.	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1016 *Betz Building, Philadelphia.* 1893.	1893	151	12,338	12,489	.....	25	2,221	2,246	11,074	2,172	29	28,500	28,500
Rufus Rood, Pres.; Thos. B. Hoffman, Sec.													

* Reorganized, September, 1891.

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STATISTICS OF LIFE ASSOCIATIONS—*Continued.*

NAME, LOCATION AND DATE OF ORGANIZATION OF ASSOCIATION, AND NAMES OF OFFICERS.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
PENNSYLVANIA—*Cont.*		$	$	$	$	$	$	$	$	$		$	$
Fidelity Mutual Life Association.....	1894	864,462	292,275	1156,737	436,796	352,054	169,998	958 848	2496,164	150,884	22,744	19,449,750	53,132,900
914 *Walnut st., Philadelphia.* 1879.	1893	803,486	168,564	972,050	358,017	246,824	164,658	769,500	2110,830	131,227	19,832	16,287,400	46,385,350
L. G. Fouse, President; W. S. Campbell, Secretary.	1892	729,476	75,332	804.808	370,705	141,009	148,670	660,344	1802,062	100,339	17,510	15,903,750	41,430,950
	1891	588,382	59,364	647,746	290,745	114,568	115,251	520,565	1388,269	125,427	15,005	12,124,800	33,579,750
	1890	560,956	46,614	607,570	303,707	81,288	162,815	547,810	1070,625	96,113	12,176	7,369,250	26,955,650
I. O. O. F., Mutual Life Insurance Society.	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Selins Grove. 1873.	1893	544	.....	544	.....	.....	720	720	565	.....	24	.....	54,000
———, President; E. P. Rohbach, Secretary.	1892	548	.....	548	.....	120	325	445	176	411	40	29,500	77,500
	1891	1,013	229	1,242	.....	686	558	1,244	73	411	.....	.....	.....
	1890	.....	.....	.....	.....	.....	55	55	315	318	219	.....	300,000
Keystone Mutual Benefit Association	1894	76,778	4,265	81,043	52,390	6,994	14,681	74,065	26,182	16,500	2,478	449,500	3,875,500
7th & Hamilton sts., Allentown. 1878.	1893	86,802	4,656	91,458	81,406	6,854	16,834	105,094	20,075	18,000	2,467	353,500	3,752.500
Dr W. H. Hartzell, Pres.; Dr. A. R. Horne, Sec.	1892	83,444	3,155	88,848	66,668	6,578	16,868	90,114	34,211	18,000	2 675	428.000	4,076,000
	1891	84,338	7,244	91,582	66,609	7,648	16,906	91,164	33,976	16,000	2,837	584,500	4,216,500
	1890	73,453	8,414	81,867	61,c61	7,638	15,095	83,794	32,559	15,500	2,864	728,500	4,192,000
Reverting Fund Assurance Association....	1894	33,909	9,789	43,698	10,650	9,279	6,604	26,544	108,163	1,750	2.163	556,867	1,285,986
723 *Walnut st., Philadelphia.* 1887.	1893	31,343	3,592	34,935	7,800	5,969	7,604	21,373	64,119	3,150	1,558	401,200	1,105,200
Edward R. King, Pres.; Franklin Ingram, Sec.	1892	28.298	4,618	32,916	11,093	6,647	6,603	24,343	48,476	1,800	1.344	274,000	896,700
	1891	21,968	16,130	38,098	8,652	5,180	6,813	20,645	42,581	3,000	1,346	291,600	875,800
	1890	20,399	5,048	25,447	10,000	4,581	7,079	21.660	30,299	2,600	1,088	322,900	802,900
Temperance Mutual Benefit Association..	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1219 *Arch st., Philadelphia.* 1870.	1893	804	435	1,239	142	284	813	1,239	691	248	502	78,500	160,852
H. C. Alleman, Pres.; L. A. Tyler. Sec.	1892	1,140	193	1,333	158	576	599	1,333	1,344	868	350	71,7c0	122,852
	1891	1,291	866	2,157	203	1,437	525	2,165	826	1,348	342	321,358	123,452
	1890	195	2,001	2,196	168	27	2,443	2,638	526	196	21	19,200	22,200
Trust Mutual Relief Association.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Annville. 1881.	1893	22	14	36	.....	.....	26	26	10	1.420	37	4,000	45,000
A. R. Forney, President; C. Dean, Secretary.	1892	22	.....	22	.....	.....	22	22	.....	1,420	33	.....	41,000
	1891	22	.....	22	.....	.....	22	22	.....	1,420	33	.....	41,000
	1890	22	.....	22	.....	.....	22	22	.....	1,420	33	.....	41,000

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U. B. Mutual Aid Society of Pennsylvania	1894	280,276	7,678	287,954	247,562	18,687	23,595	289,845	269,358	118,250	3,778	755,000	4,835,000
Lebanon, 9th and Railroad sts. 1869.	1893	309,473	12,360	321,833	263,450	24,360	27,025	316,845	243,170	105,400	4,609	1,276,500	5,887,500
J. B. Stehman, President; J. B.	1892	305,723	11,753	317,476	280,500	24,102	33,188	337,790	233,556	100,500	4,223	1,276,500	5,620,500
Hursh, Secretary.	1891	329,270	7,951	337,221	262,580	21,999	33,062	326,616	265,547	103,500	3,831	701,000	5,295,000
	1890	401,485	2,795	404,280	349,888	7,872	53,241	410,001	243,504	97,163	4,652	984,000	6,258,000
SOUTH DAKOTA.													
Masonic Aid Association of Dakota.....	1894	59,493	.....	59,493	48,000	.....	5,397	53,397	26,942	5,000	4,084	1,621,000	6,849,000
Yankton. 1886.	1893	44,152	3,782	47,934	31,000	3,782	4,727	39,509	13,920	1,496	3,875	1,080,000	6,539,000
Levi B. French, President; Gilbert	1892	41,883	4,063	45,946	29,000	4,063	4,752	37,815	11,474	560	3,626	1,313,000	6,155,000
F. Stevenson, Secretary.	1891	37,113	1,179	38,292	30,000	912	4,037	34,949	3,343	501	3,350	1,770,000	5,678,000
	1890	27,800	233	28,033	23,918	233	3,337	27,488	545	303	2,952	679,000	4,978,000
TENNESSEE.													
American Life-Annuity Company.....	1894	10,132	180	10,312	.....	2,247	11,740	13,987	96,324	.....	112	434,000	365,000
211 *Union st., Nashville*, 1894.—Edgar Jones, President; J. Claude Martin, Secretary.													
Southern Life Association.....	1894	21,998	6,311	28,309	16,578	993	5,563	25,087	48,996	5,290	422	100,000	773,250
1st & Mary sts., Union City, 1882.—J. H. McDowell, Pres.; R. Garth, Sec.													
VERMONT.													
St. Andrews Benevolent Society.....	1894	385	216	601	145	216	240	601	.....	.....	163	122,000	163,000
Newbury, 1893.—George N. Bryant, Pres.; S. A. Blodgett, Sec.													
VIRGINIA.													
Equity Life Association.....	1894	46,895	2,406	49,301	1,866	20,636	7,151	32,299	106,212	3,000	1,946	1,665,654	3,509,565
21 *E. Main st., Staunton.* 1888.	1893	34,912	1,711	36,623	11,500	7,076	6,440	26,699	85,495	.....	1,497	1,608,500	2,643,250
Fitzhugh Lee, Pres.; E. M. Funk-	1892	24,713	1,221	25,934	6,600	7,078	6,714	20,391	75,479	.....	842	759,500	1,608,500
houser, Sec.	1891	17,297	3,660	20,957	1,064	2,161	5,387	8,612	70,057	.....	557	242,500	1,065,000
	1890	20,124	1,224	21,348	7,258	.....	3,430	10,688	57,207	.....	555	.....	1,019,000
Valley Mutual Life Ass'n of Virginia.....	1894	145,780	809	146,589	118,075	10,988	21,635	154,351	348,494	163,450	3,565	510,120	5,764,325
Staunton. 1878.	1893	191,619	3,322	194,941	150,383	8,301	29,849	188,533	236,186	131,277	4,303	842,905	7,057,755
Dr. P. S. Riddelle, Pres.; H. K.	1892	199,478	34,549	234,027	218,397	18,990	27,036	264,423	240,899	120,000	4,863	1,040,550	8,243,150
Beck, Sec.	1891	205,194	14,097	219,291	176,902	15,848	19,659	212,409	302,546	138,000	4,661	747,500	8,365,100
	1890	215,681	32,751	248,432	168,748	13,089	26,298	208,135	269,721	98,500	4,585	463,000	8,573,600
WEST VIRGINIA.													
World Mutual Benefit Association.....	1894	127,627	10,841	138,468	52,756	37,625	42,906	134,260	39,138	9,255	7,230	6,624,900	16,744,500
1126 *Market st., Wheeling*, 1892.—Geo. A. Harper, Pres.; Chas. F. Thompson, Sec.	1893	128,079	11,856	139,935	56,160	33,963	28,796	119,916	21,930	1,515	6,321	.....	18,048,500

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STATISTICS OF LIFE ASSOCIATIONS—*Continued.*

Name, Location and Date of Organization of Association, and Names of Officers.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
WISCONSIN.		$	$	$	$	$	$	$	$	$		$	$
Northwestern Mutual Relief Association.	1894	169,814	15,506	185,320	132,073	10,108	14,740	157,028	90,503	67,000	9,100	1,943,000	16,263,000
Madison. 1881.	1893	142,229	11,923	154,152	97,300	11,241	12,207	120,748	92,398	10,000	8,852	2,164,000	16,122,575
John W. Hudson, Pres.; F. E. Parkinson. Sec.	1892	131.804	14,073	145.877	98,392	12,739	11,263	122,394	58,252	24,000	8,304	2,390,000	15 429,875
	1891	114,672	15,744	130,416	100,854	14,822	10,098	125,774	53.351	25.367	7,522	2,819,000	14,505,000
	1890	101,213	15,632	116,845	60,656	13,970	9.509	84,135	31,047	9,069	6,518	2,810,000	12,781,000
Wisconsin Odd Fellows Mutual Life Insurance Company.....	1894	162,068	9,021	171,089	154,775	16,640	7,014	178,429	67,856	44,203	7,579	770,000	7,150,000
	1893	147,878	3,515	151,393	122,300	17,067	6,396	146,232	56,573	49,600	7,908	876,000	7,649,000
Milwaukee. 1869.	1892	154,364	3,772	158,136	139,400	17,185	6,511	163,096	42,212	29,600	7,600	897,000	7,341,000
L. H. Mead, Pres.; J. W. Ostrander, Sec.	1891	140,450	4,035	144,485	125,200	15,863	5,533	146,596	.....	.....	7,418	936,000	7,418,000
	1890	126,366	8,674	135,040	119,033	16,348	4,655	140,036	24,714	.....	7,207	851,000	7,207,000
CANADA.													
Commercial Travelers Mutual Ben. Soc..	1894	21.438	.....	.....	22,000	.....	.....	.....	.....	.....	2,073	166,000	2,073,000
Toronto, Ont. 1881.	1893	20,687	1,592	22,279	12,000	387	3,468	15.855	25,909	4,000	1,995	198,000	1,995,000
Joseph Bonnick, Pres.; W. G. H. Lowe, Sec.	1892	19,313	1,617	20,930	13,700	.....	3,914	17,614	19,574	4,000	1,884	233,000	1,884,000
	1891	18,437	1,387	19,824	18,000	.....	3,552	21.915	19,001	4.155	1,730	143,000	1,730,000
	1890	17,653	1,375	19,028	17,000	467	2,747	20,214	19,727	4,225	1,672	174,000	1,672,000
Home Life Association of Canada.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Toronto, Ont., 1892.—R. Harcourt, Pres.; A. J. Pattison, Sec.	1893	4,215	1,020	5.235	.....	2,030	3,738	5,768	4,941	4,026	441	411,000	523,000
	1892	1,830	248	2,078	.....	.....	5,824	5,824	1,906	273	190	265,000	197,000
Provincial Provident Institution.....	1894	126,951	26,167	153,118	96,164	19,800	26,505	142,469	133,391	20,855	7,770	2,381,000	12,601,000
St. Thomas, 330 *Talbot st.* 1884.	1893	144,737	28,123	172,860	98,637	18,735	26,128	143,500	117,698	27,899	7,252	2,735,000	11,906,450
George K. Morton, President; E. S. Miller, Secretary.	1892	73,132	25,466	98,598	50,200	16.445	22,896	89,541	84,856	14,815	6,459	2,857,000	10,899,000
	1891	65,477	26,929	92,406	39,800	18,437	20,452	78,689	76,924	21,017	5,016	3,160,000	8,681,000
	1890	42,428	14,216	56,644	23.419	9,185	11 385	43,989	50,311	1,208	3,580	1,958,000	6,525,000

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FRATERNAL ORDERS.

Name, Location and Date of Organization of Association, and Names of Officers.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
CONNECTICUT.		$	$	$	$	$	$	$	$	$		$	$
Knights of Columbus	1894	93,558	10,404	103,962	86,004	808	9,242	96,054	55,181	55,475	8,478	1,765,000	8,508,000
New Haven, 1882.—John J. Phelan, Pres.; Daniel Colwell, Sec.	1893	75,431	8,597	84,028	71,004	765	5,809	77,578	26,884	30,906	7,210	1,116,000	7,236,000
DISTRICT OF COLUMBIA.													
Knights of the Gold Cross	1894	905	1,247	2,152	905	.....	1,772	2,677	1,600	6,500	515	283,000	615,251
1420 *N. Y. Ave., Washington*, 1891. O. Corwin Sabin, Pres.; P. S. Garretson, Sec.													
Sons of Temperance Nat Mut. Relief	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Washington, 1879.—Benj. R. Jewell, Pres.; F. M. Bradley, Sec.	1893	35,909	.....	35,909	31,000	.....	4,893	35,893	269	.....	1,415	96,600	1,943,900
	1892	41,514	19	41,533	39,835	54	5,380	45,269	253	.....	1,441	.....	2,017,400
ILLINOIS.													
Benai Berith, Independent Order	1894	32,872	8,542	41,414	38,047	600	.....	38,647	157,400	.....	2,150	96,000	2,150,000
59 *N. Clark st., Chicago*, 1870.—Albert Salzenstein, Pres.; E. C. Hamburgher, Sec.	1893	32,164	8,867	41,031	27,900	.....	1,046	28,946	152,254	3,100	2,230	80,000	2,230,000
Foresters of Illinois, Independent Ord. of.	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
53 *Dearborn st., Chicago*, 1878.—H. Rosenbaum, Pres.; T. W. Saunders, Sec.	1893	262,767	18,410	229,333	19,837	.....	24,846	274,017	51,912	16,000	20,107	2,630,000	20,107,000
Foresters (I. O.), Grand Encampment of the Glenwood Degree	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
51 *Dearborn st., Chicago*, 1881.—T. W. Saunders, Pres.; P. W. Tuch, Sec.	1893	1,189	71	1,260	1,000	.....	86	1,086	848	.....	121	10,000	121,000

Lodge admission fees and annual dues are not included in receipts or expenditures here given.

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STATISTICS OF FRATERNAL ORDERS—*Continued.*

Name, Location and Date of Organization of Association, and Names of Officers.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
ILLINOIS—*Cont.*		$	$	$	$	$	$	$	$	$		$	$
German Order of Harugari, Grand Lodge.	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
286 *Augusta st, Chicago,* 1877.—John F. Buchrer, Pres.; Jacob Kantz, Sec.	1893	33,275	1,843	34,118	30,490	.....	3,735	34,225	9,038	500	3,020	69,000	160,000
Home Forum Benefit Order.....	1894	31,894	34,410	66,304	22,233	2,658	4,108	28,999	2,895	6,000	10,196	11,555 000	16,645,500
56 *5th av., Chicago,* 1892.—P. L. McKinnie, Pres.; Lorenzo E. Fish, Sec.	1893	15,247	25,945	41,192	12,517	23,015	6,237	41,769	3,020	11,500	3,304	3,970,500	5,809,500
	1892	6,325	4,428	10,753	3,740	4,150	2,266	10,156	1,144	1,979	1,642	1,578,000	2,457,000
Knights of Pythias Endowment Rank.....	1894	974,713	17,369	992,081	809,560	13,189	44,202	873,865	326,229	223,000	36,371	12,709,000	76,270,000
14 & 16 *Pacific av., Chicago.* 1877.	1893	875,731	14,813	890,544	802,900	.....	37,642	840,542	204,744	162,000	32,922	11,239,000	70,759,000
J. A. Hinsey, Pres.; H. B. Stolte, Sec.	1892	865,730	9,250	874,980	897,000	.....	26,343	923.343	145,118	123,000	30,225	10,604,000	64,741,000
	1891	737,781	22,513	760,294	732,000	.....	33,136	765,136	184,373	179,000	27,269	11,263 000	58,633,000
	1890	653,394	14,258	667,652	555,096	.....	28,104	583,200	191,954	106,000	23,501	8,058,000	50,270,385
Modern Woodmen of America, Frat. of...	1894	1203,756	263,201	1466,957	1104,500	224,169	102,286	1430,955	222,797	110,891	114,945	70,659,500	236713,500
Fulton. 1884.	1893	981,789	178,566	1160,355	906,200	164,599	69,242	1140,041	158,180	123,000	88,223	50,115,000	184133,500
W. A. Northcott, President; C. W. Hawes, Secretary.	1892	740,018	199,462	939,480	695,000	125,695	128,138	948,833	126,874	76,211	72,644	51,484,000	151857,000
	1891	564,720	124,809	689,529	500,800	89,675	56,332	646,807	112,639	105,486	52,085	29,238,000	108887,000
	1890	521,896	79,623	601,519	476,000	88,864	48,094	612,958	85,151	79,318	42,694	25,262,000	89,624,000
Mutual Protection, Order of, Sup. Lodge.	1894	63,430	1,947	65,377	55,982	294	5,608	62,387	26,448	4,747	3,664	666,000	5,789,000
269 *Dearborn st., Chicago.* 1878.	1893	63,582	6,214	69,796	56,000	3,400	5,927	65,770	44,332	31,883	3,442	785,500	5,709,000
W. F. Deubach, Pres.; G. Del Vecchio, Sec.	1892	53,276	6,740	60,016	46,087	2,221	2,360	50,667	25,043	14,899	3,230	1,159,500	5,606,000
Rothmanner, Gross Stamm Des Unabhangigen, Order der.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1893	11.344	287	11,631	11,000	.....	864	11,864	4,011	1,500	1,525	136,000	762,500
Metropolitan Block, Chicago. 1875. Louis C. Bolizien, Pres.; William Will, Sec.													

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Royal League	1894	183,765	7,771	191,536	173,750	.....	15,349	189,099	45,600	16,000	11,610	7,690,000	39,798,000
Opera House, Chicago, 1883.—Robt. S. Iles, Pres.; C. A. Warren, Sec.	1893	198,098	5,411	203,509	174,500	.....	14,680	189,180	39,776	22,000	9,728	4,586,000	33,540,000
	1892	165,793	6,410	172,203	162,000	.....	11,113	174,282	21,442	6,000	8,999	6,844,000	30,908,000
Treu Bund, Independent Order of	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Lenzburg, 1868.—A. Neaber, Pres.; John Merkel, Sec.	1893	22,450	1,252	23,702	20,800	.....	2,902	23,702	300	300	1,141	220,000	1,141,000
INDIANA.													
Ben Hur, Supreme Tribe of	1894	3,290	9,649	12,939	.....	5,949	2,877	8,826	2,792	.....	759	1,645,750	1,425,750
Crawfordsville, 1894.—L. T. Dickason, Pres.; F. L. Snyder, Sec.													
Catholic Knights of America	1894	604,380	31,126	635,506	563,500	.....	11,556	575,056	411,828	115,417	23,668	2,336,500	40,515,000
Fort Wayne. 1877.	1893	728,433	15,855	744,288	665,250	.....	69,767	735,017	387,957	135,667	22,974	2,645,000	39,834,500
M. T. Shine, President; Wm. S. O'Rourke, Secretary.	1892	638,320	12,364	650,684	586,500	.....	14,934	655,529	311,573	123,613	22,682	2,776,000	39,679,500
	1891	615,383	58,018	673,401	551,858	.....	26,766	578,624	298,464	116,166	21,916	3,97c,500	40,210,000
	1890	558,086	13,865	571,951	520,027	.....	13,697	533,724	169,625	.....	21,613	.....	38,378,500
Chosen Friends, Order of, Sup. Council	1894	1022,167	11,781	1033,948	948,150	.....	68,703	1016,853	219,501	179,500	37,779	5,985,500	57,005,000
Commercial Club Building, Indianapolis,	1893	960,227	8,703	968,930	934,480	.....	56,681	991,161	292,291	209,000	35,892	3,365,500	56,103,000
1879.—H. H. Morse, Pres.; T. B. Linn, Sec.	1892	1005,680	11,075	1016,755	938,450	.....	54,641	993,091	276,929	190,493	37,644	5,012,500	59,943,000
	1891	950,379	10,268	960,647	921,210	981	43,251	965,442	280,786	197,000	37,958	4,396.500	61,181,000
	1890	1022,438	13,027	1035,465	991,940	1,436	41,873	1035,249	248,194	165,000	39,074	6,654,500	63,123,000
Knights and Ladies of Honor	1894	1115,124	25,139	1140,263	1089,124	12,926	28,377	1130,427	298,687	306,810	73,343	13,720,000	88,659,500
Ingalls Block, Indianapolis. 1878.	1893	1059,480	14,912	1074,392	957,000	5,469	38,156	1000,625	290,467	309,344	67,516	10,703,500	82,159,000
L. B. Lockard, Pres.; C. W. Harvey, Sec.	1892	1045,795	16,442	1062,237	1024,196	.....	34,341	1058,537	175,684	190,833	64,661	9,624,500	79,153,500
	1891	1015,986	14,834	1030,820	994,000	.....	39,802	1033,802	165,960	212,333	61,994	10,334,500	75,937,000
	1890	842,905	20,016	862,921	830,667	.....	30,749	861,416	196,598	199,833	58,880	12,034,500	72,032,000
IOWA.													
Ancient Order of United Workmen of Iowa*	1894	210,617	776	211,393	191,000	3,264	16,719	210,983	23,340	22,000	7,413	1,042,000	14,509,000
	1893	198,977	7,191	206,168	186,000	1,355	18,778	206,133	34,930	39,797	8,177	4,842,000	16,000,000
Waterloo, 1873.—L. T. Hanks, Pres.; H. B. White, Sec.													
Iowa Legion of Honor	1894	107,169	.....	107,169	91,000	.....	7,854	98,854	8,315	.....	6,350	1,009,000	12,609,000
Cedar Rapids, 1879.—Dr. E. R. Hutchins, Pres.; J. H. Helm, Sec.	1893	125,057	.....	125,057	105,500	.....	12,552	118,052	7,006	.....	6,210	1,199,000	12,353,000

Lodge admission fees and annual dues are not included in receipts or expenditures here given. * Independent jurisdiction.

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STATISTICS OF FRATERNAL ORDERS—*Continued.*

Name, Location and Date of Organization of Association, and Names of Officers.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
IOWA—*Cont.*		$	$	$	$	$	$	$	$	$		$	$
Northwestern Legion of Honor.....	1894	37,719	5,279	42,998	32,000	5,138	5,200	42,338	14,885	6,000	2,351	2,100,000	4,300,000
Marengo, 1884.—C. S. Byrket, Pres.;	1893	30,821	4,157	34,978	27,000	2,478	4,619	34,097	14,225	.....	1,831	934,500	3,682,500
D. M. Rowland, Sec.	1892	31,178	2,946	34,124	26,000	2,622	4,040	32,662	14,396	.....	1,809	966,000	3,830,000
KANSAS.													
Knights and Ladies of Security.....	1894	23,740	14,810	38,550	21,688	.....	10,000	31,688	9,053	4,500	6,044	9,396,000	10,695,500
Topeka, 1892.—E. G. Miner, Pres.; J. M. Wallace, Sec.													
National Alliance Aid.....	1894	22,635	1,577	24,212	16,205	.....	7,361	23,566	3,450	4,000	3,225	1,751,000	3,075,500
Topeka, 1892.—Alonzo Wardall, Pres.;	1893	16,894	1,096	17,990	13,525	439	3,942	17,906	5,000	2,700	2,084	.....	2,216,500
S. D. Cooley, Sec.	1892	8,064	2,065	10,129	6,690	351	1,993	9,034	1,095	.....	2,038	2,489,500	1,948,500
Select Friends, Order of.....	1894	55,445	5.527	60,972	54,098	.....	5,955	60,053	.....	.....	4,190	1,889,000	7,791,000
Fort Scott. 1888.	1893	49,676	4,957	54,633	47,889	.....	5,490	53,379	6,754	20,114	3,604	2,681,000	6,891,000
J. A. Wells, Pres.; W. I. Linn, Sec.	1892	28,646	3,408	32,054	28,004	.....	3,676	31,680	5,437	4,827	2,633	1.557,000	5 274,000
	1891	19,260	3,233	22,492	16,754	.....	3,383	20,137	.....	.....	2,147	1,722,000	4,236,000
	1890	2,864	1,715	4,578	1,775	.....	.....	.....	.....	.....	1,360	1,916,000	2,914,000
KENTUCKY.													
Catholic Knights and Ladies of America..	1894	9,769	1,671	11,440	8,752	.....	1,896	10,648	7,856	2.524	1,355	787,500	2,079,000
537 *26th st., Louisville.* 1890.	1893	7,270	1,194	8,464	5,713	.....	1,023	6,736	5,020	198	1,001	.....	1,532,500
A. W. Higgins, Pres.; T. F. Henley,	1892	3,080	.....	3,080	291	.....	.....	291	.....	.....	759	.....	1,156,500
Sec.	1891	115	.....	115	109	.....	.....	109	.....	.....	.....	.....	.....
MAINE.													
Patrons' Mutual Aid Society of Maine.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Auburn. 1877.	1893	3,736	6	3,742	1,455	.....	272	1,727	3,793	.....	446	.....	.....
James L. Martin, Pres.; John L.	1892	6,245	33	6,278	5,198	.....	388	5,586	1,778	.....	493	.....	.....
Ham, Sec.	1891	9,779	183	9,962	9,214	83	587	9,884	1,087	.....	674	.....	.....
	1890	3,587	299	3,886	3,726	106	409	4,241	1,009	.....	775	.....	.....

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MARYLAND.													
Fraternal Legion	1894	45,784	4,229	50,013	46,900	.....	3,183	50,083	7,548	16,000	2,585	287,500	3.692,000
1020 *E. Baltimore st., Baltimore.* 1881.	1893	67,766	457	68,223	63,887	.....	4,631	68,518	7,676	20,000	2,657	235,500	3,895,500
Geo. M. Ballard, Pres.; M. J. Block, Sec.													
Golden Chain, Order of, Sup. Lodge	1894	213,257	5,558	218,815	192.405	.....	21,504	213.909	31,666	29,000	9,142	3,761,000	22,278,500
Fidelity Bldg., Baltimore. 1881.	1893	198,940	2,275	201,215	176,961	.....	11,536	188,497	15,021	.....	8,304	1,779,000	20,617,500
O. B. Craig, Pres.; A. Stanley Wier, Sec.	1892	217,351	3,114	220.465	214,385	.....	15,520	229.905	2,303	.....	8,250	3,133,000	20,764,000
	1891	148,279	12,352	160,631	145,018	.....	8,951	153,969	11,742	.....	8,126	4,068,000	20,533,500
	1890	156,426	2,133	158,559	156,199	.....	7.535	163,734	5,080	.....	7,130	2,528,000	18,006,000
Heptasophs, Improved Order	1894	317,418	44,886	362,304	285,000	19,690	53,911	358,601	40,891	12,000	19,563	10,228,000	36,799,000
Law Building, Baltimore. 1878.	1893	207,246	33,470	240,716	179,000	12,260	38,838	230,098	37,188	15,000	15,069	7,389,000	28,850,000
F. L. Brown, Pres.; Edwin Eareckson, Sec.	1892	175,343	28,470	203,813	160,000	10,653	29,421	200,074	26,570	8,000	11,914	6,666,000	22,835,000
	1891	134,180	16,387	150,567	108,000	3,539	25.734	137,273	22,832	15,000	8,821	.....	17,218,000
Legion of the Red Cross	1894	37,812	5,810	43,622	38,000	3,522	2,564	45,086	1,889	.. ...	3,542	1,342,000	3.542,000
1417 *Hollins st., Baltimore,* 1885.	1893	18,464	21,053	39,517	14,000	993	2,952	17,945	1,344	435	2,863	622,000	2,863,000
H. F. Ackley, Pres.; John B. Treibler, Jr., Sec.	1892	28,440	2,996	31,436	28,000	271	2,286	30,557	1,493	.....	2,506	434,000	2,506,000
Shield of Honor	1894	118,590	5,373	123,963	104,000	.....	9,533	113,533	.....	.....	10,401	1,205,000	10,401,000
Baltimore, ——.—Benj D. Woolman, Pres.; Wm. T. Henry, Sec.	1893	95,322	7,460	102,782	93,761	.....	6,172	99,993	.....	.....	10,235	1,717,000	10,235,000
MASSACHUSETTS.													
American Legion of Honor	1894	2770,984	54.109	2825,093	2751,074	.....	58,854	2835,705	842,320	179,598	56,060	7,049,500	142901,500
200 *Huntington av., Boston.* 1878.	1893	3152,057	72,526	3224,583	3069,865	.....	126,202	3196,067	633,863	109,453	60,076	11,233,000	159473,000
John M. Gwinnell, Pres.; Adam Warnock, Sec.	1892	3020,882	58,461	3079,343	3111,148	.....	92,922	3204,073	857,789	127,549	60,554	11,193,000	163607,000
	1891	3046,244	53,131	3099.375	2948,544	.....	64,409	3012,953	(109,364	137,000	61,355	10,717,000	166551,500
	1890	2557,179	38,398	2595,577	2472,324	.....	37,209	2509.533	836,942	31,000	62,574	12,522,500	176523,400
Good Fellows, Royal Soc'y of, Sup. As.	1894	334.783	8,836	343.619	323,860	.....	35,056	358,916	83,590	80,278	12,870	7,042,500	27,210,500
620 *Atlantic av., Boston.* 1882.	1893	319,946	11,175	331,121	281,449	.....	34,339	315,788	97,696	91,365	10,676	3,063,000	24,806,500
W. R. Spooner, New York, N. Y., Premier; Otto L. F. Luthin, Sec.	1892	353,976	8,315	362,291	331,937	.....	30,025	361,962	78,607	60,300	10,207	1,602,500	24,934,500
	1891	370,051	4,897	374,948	352,878	1.345	29,382	383,606	15,511	68,293	11,037	1,110,500	27,758,000
	1890	344,625	15,657	360,282	322,462	2,314	28,779	353,555	38,526	88,319	13,084	2,416,000	33,489,000
Home Circle, Supreme Council of	1894	163,755	4,173	167,928	156,000	.....	11,656	167,656	20,557	10,000	7,183	1,392,500	15,138,000
120 *Tremont st., Boston.* 1879.	1893	152,779	2,105	154,884	144,500	.....	10,751	155,251	19,390	16,000	6,766	1,077,000	14,837,000
Uriah W. Tompkins, Pres.; Julius M. Swain, Sec.	1892	131,804	9,887	141,691	132,000	.....	12,401	144,401	27,487	24,000	6,531	1,246,500	14,755,500
	1891	126,753	6,943	133,696	134.000	.....	7,460	141,460	20,627	.....	6,238	1,089,500	14,299,000
	1890	137,305	6,251	143,556	139,000	.....	5,734	144,734	22,373	26,000	5,956	1,021,000	14,255,500

Lodge admission fees and annual dues are not included in receipts or expenditures here given.

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STATISTICS OF FRATERNAL ORDERS—*Continued.*

Name, Location and Date of Organization of Association, and Names of Officers.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
MASSACHUSETTS—*Cont.*		$	$	$	$	$	$	$	$	$		$	$
New England Commercial Travelers Ass'n	1894	65,692	2,141	67,833	64,508	.....	3,211	67,719	25,011	.....	1,298	15,000	3,894,000
67 *Chauncey st., Boston.* 1877.	1893	89,420	2,215	91,635	93,000	.....	3,111	96,111	24,898	3,000	1,576	150,000	4.728,000
John G. Morse, Pres.; Walter P. Tilton, Sec.	1892	62,520	1,390	63,910	63,000	.....	2.821	65,821	35,374	6,000	1,782	258,000	5,346,000
	1891	30,157	1,613	31,770	24,000	.....	2,274	26,274	31,284	.....	1,780	249,000	5,340,000
	1890	54,855	1,466	56,321	51,000	.....	2,545	53.545	25,789	.....	1,724	213,000	5,172,000
New Eng. Order of Protection, Sup. Lodge.	1894	216,541	11,794	228,335	192,000	4,549	19,740	216,289	.....	.....	15,768	5,043,000	29,811,000
43 *Milk st., Boston.* 1887.	1893	200,126	17,588	217,714	154,249	4,344	54,259	212,852	17,507	2,000	13,662	5,020,000	25,808,000
Henry W. Oakes, Pres.; D. M. Frye, Sec.	1892	178,674	12,941	191,615	137,000	6,860	11,590	155,450	125,945	3,000	11,572	3,916,000	21,949,000
	1891	159,747	14,053	173,800	124,000	5,613	9,346	138,959	88,453	8,000	10,053	3,506,000	19,091,000
	1890	122,183	11,336	133,519	101,000	4,050	11,373	116,423	44,433	6,000	8,878	4,034,000	16,937,000
Pilgrim Fathers, United Order of, Supreme Colony.....	1894	286,866	18,194	305,060	274,945	.....	16,307	291,252	58,808	52,000	18,338	3,087,000	30,725,000
	1893	270,598	5,647	276,245	261,100	3,099	14,660	278,859	97,971	69,000	16,963	3,294,970	28,787,000
Lawrence. 1879.	1892	241,624	6,323	247,947	223,000	3,321	14.785	241,106	70,586	45,000	15,507	4,238,000	26,549,060
John L. Bates, Pres.; J. E. Shepard, Sec.	1891	187,402	3,811	191,213	177,000	1,650	10,636	189,286	73,005	43,000	13,303	2,310,000	23,337,250
	1890	186,599	4,515	191,114	178,171	2,124	9,406	189,701	52,871	33,000	12,443	2,415,000	21,763,000
Royal Arcanum, Supreme Council.....	1894	4239.720	58,065	4297,785	3959,600	*11,619	80,723	4052,007	880,910	360,984	159,307	47,983,500	463063,500
407 *Shawmut av., Boston.* 1877.	1893	3740,621	58 524	3799.145	3770.750	* 4,092	94,356	3869,199	590,930	406,003	148,426	45,609,000	432748.500
Chill W. Hazard, Pres.; W. O. Robson, Sec.	1892	3475,772	57,715	3533,487	3401.750	* 5.730	77.757	3485,237	643,105	358,257	137,189	49,360,500	401083,500
	1891	3169,125	56,907	3226,032	3096,250	* 4,568	67,549	3168,367	590,025	316,069	124,766	49,260,000	365778,000
	1890	2838,069	54,757	2892,826	2727,302	.....	80,538	2797,840	501,045	262,908	111,366	48,696,000	327204,000
Scottish Clans, Order of.....	1894	.....	.....	80,000	72,000	.....	6,000	78,000	.....	.....	3,075	.....	3.500,000
587 *Broadway, South Boston.* 1889.	1893	76,000	3,727	79,727	72,500	.....	7,177	79,677	6,211	18,700	4,029	1,342,000	5,702,300
Walter Scott, Jr., Pres.; Peter Kerr, Sec.	1892	76,502	2,076	78,578	71,500	.....	7,117	78,617	19,999	17,500	3,840	1,467,000	5,880,100
	1891	66,625	2,531	69,156	60,972	.....	5,856	66,828	6,038	4,000	3,684	2,333,000	5,399,500
	1890	46,485	2,336	48,821	41,645	.....	5,099	46,744	14,711	11 500	3,135	1,188,000	4,428,500

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MICHIGAN.													
Knights of the Maccabees, Great Camp for Michigan.....	1894	464,033	15,713	479,746	437,181	.....	71,727	508,007	57,752	.....	60,949	14,253,000	84,640,000
	1893	500,868	28,967	529,835	385,827	.....	82,870	468,697	86,933	.....	53,171	14,924 000	77,040,000
Port Huron. 1881.	1892	363,316	26,529	389,845	294,413	3,166	66,593	364.172	25,673	.....	46,940	23,828,000	66,940,000
N. S. Boynton, Pres.; Thomas Watson, Sec.	1891	223,098	47,305	270,403	195,397	2,500	39 291	237,188	33,215	1,200	31,112	24,007,000	51,254,000
	1890	135,778	26,068	161,846	131 816	.....	24,137	155,954	5,892	1.200	19,462	10,500,000	29,462,000
Ladies of the Maccabees.....	1894	78,573	18,448	97,021	71,200	.....	18,416	89,617	.....	.....	21,541	4,948,000	21,541,000
Ann Arbor, 1890.—Lillian M. Hollister, Pres.; Emma E. Bower, Sec.	1893	48,852	12,464	61,316	43 000	.....	9,842	52,842	9,974	1,500	16,614	5,223,000	16,614,000
Maccabees, Order of the, Supreme Tent..	1894	801,858	20,018	821,876	694,795	15,057	99,818	810,259	180,426	143,855	76,620	40,937,000	115366,000
502 *Huron av., Port Huron.* 1883.	1893	642,916	24,533	667,449	503,009	9,586	88,359	600,954	158,309	144,600	53,222	35,257,000	90,847,000
D. P. Markey, Pres.; N. S. Boynton, Sec.	1892	368,654	16,424	385,082	313,846	7,100	50,326	371,272	108,816	54,000	38,277	19,595,000	57,130,000
	1891	274,104	8,068	282,172	246,306	599	41,683	288 588	13,006	.....	23,176	11,806,106	42,601,000
	1890	215,236	13,999	229,235	175,300	2,584	35,391	213,275	19,422	.....	16,904	6,245,000	31,054,000
Michigan Liquor Dealers Protective Ass'n.	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Detroit, 1893.—Stephen H. Carroll, Pres.; John F. Navin, Sec.	1893	464	1,090	1,554	.....	506	333	839	715	834	461	.....	.....
Red Cross, Order and Knights of.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
135 *Seitz Block, Detroit*, 1885.—William Acer Noble, Pres.; Geo. Williamson, Sec.	1893	18,550	1,769	20,319	15,000	153	4,632	19,785	1,782	2,070	2,329	770,000	2,904,500
United Friends of Michigan, Sup. Coun'l.	1894	66,444	9,123	75,567	65,900	.....	8,992	74,892	4,284	.....	6,751	2,324,500	8,544,500
Flint, 1889.—W. H. Andrews, Pres; E. F. Lamb, Sec.	1893	48,652	7,664	56,316	53,450	1,283	6,487	61,220	3,330	.....	5,497	2,173,000	7,186,500
	1892	41,443	5,231	46,674	37,950	.....	4,879	42,829	5,352	.....	3,937	1,166,000	5,434,500
MINNESOTA.													
Ancient Order of Aztecs.....	1894	3,507	1,799	5,306	1,994	1,478	1,894	5,366	1,973	1,421	601	53,240	170,500
Century Building, Minneapolis. 1891.	1893	4,541	4,429	8,970	3,278	2,809	2,578	8,665	1,873	3,478	705	203,200	297,225
Willis A. James, Pres.; L. F. W. Pierce, Sec.	1892	985	4,711	5,696	126	2,404	2,351	4,981	1,046	2,761	447	203,000	247,500
	1891	35	742	777	.....	78	757	835	35	.... .	78	84,000	84,000
A. O. H. Life Insurance Fund	1894	9,487	854	10,341	9,287	.....	1,082	10,369	649	.....	1,979	606,000	1,979,900
Stillwater. 1889.	1893	10,621	926	11,547	10,711	.....	810	11,521	677	.....	1,725	456,000	1,725,000
James J. Kennedy, Pres.; J. A. Shaughnessy, Sec.	1892	8,366	870	9,236	7,958	.....	1,080	9,038	5,650	5,000	1,593	490,000	1,593,000
	1891	7,908	883	8,791	8,516	.....	888	9,404	452	50	1,394	481,000	1,394,000
	1890	9,009	85	9,094	8,173	1	709	8,883	1,067	5,000	1,309	403,000	1,309,000

Lodge admission fees and annual dues are not included in receipts or expenditures here given. * Supplies purchased for sale and fees returned.

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STATISTICS OF FRATERNAL ORDERS—*Continued.*

Name, Location and Date of Organization of Association, and Names of Officers.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
MINNESOTA—*Cont.*		$	$	$	$	$	$	$	$	$		$	$
Supreme Council of the Order of Faithful Catholic Shepherds.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
St. Paul, 1890.—John Venue, Pres.; F. Marzolf, Sec.	1893	1,380	87	1,467	.....	115	113	350	2,937	500	149	4,500	73.250
	1892	1,059	253	1,312	800	195	99	1.359	1.555	500	150	14,500	73.500
	1891	1,145	194	1,339	800	83	126	1,097	1,457	300	150	1,500	74.000
	1890	995	632	1,627	400	89	378	867	1,110	194	160	78,750	78,350
MISSOURI.													
Bankers Mutual Union of America ..... *Sheidley Bldg., Kansas City.* 1894. Wm. Warner, Pres.; S. E. Rumble, Sec.	1894	2,172	3.500	5,672	.....	1,077	1,089	2,166	4,430	.....	208	509,000	450,000
Home Mutual Aid Association ..... *Temple Blk., Kansas City*, 1894.—M. D. Hollister, Pres.; T.J.Randolph, Sec.	1894	2,795	.....	2,795	2,262	.....	533	2,795	.....	.....	147	409,000	147,000
Knights of Honor, Supreme Lodge..... *9th & Olive sts., St. Louis.* 1873. Marsden Bellamy, Pres.; B. F. Nelson, Sec.	1894	3901,637	15,891	3917,528	3845,116	.....	81,988	3927,104	605,251	293,826	119,785	15,618,500	225422,500
	1893	4072 883	9,710	4082,593	4017.486	.....	76,388	4093,874	664,274	483,007	123,354	15,212,000	232769,500
	1892	4331,289	10,060	4341,349	4283.392	.....	73.435	4356,826	689,068	472,002	127,073	13.217,000	241045,000
	1891	4243,683	35,258	4278,941	4207,500	.....	71.573	4279,073	615,125	436,039	132,499	19,013.500	253394,500
	1890	3517,429	36,106	3553.535	3482,000	.....	55,987	3537,987	617,880	564,628	135,212	20,436,000	260338 500
National Reserve Association ..... *Rialto Building, Kansas City.* 1891. F. W. Sears, Pres.; J. C. Hennessy, Sec.	1894	18,008	5,284	23,292	9,000	4,954	2,418	16,372	8,063	.....	3,324	2,345,000	4,673,000
	1893	9,216	8,262	17,478	4,000	6,735	2,475	14,665	6,259	.....	2,251	2,228,000	3,144,000
	1892	2,072	820	2,892	.....	.....	615	615	2,277	108	1,286	1,824,000	1,286,000
	1891	.....	675	675	.....	.....	396	396	279	.....	263	263,000	263,000
NEBRASKA.													
Loyal Mystic Legion of America ..... *Hastings.* ——. James B. Heartwell, Pres.; Geo. O. Churchill, Sec.	1894	12,091	6,968	19,059	8,690	.....	.....	.....	10.198	317	.....	.....	1,930,250
	1893	13,693	10,024	23,717	10,495	.....	12,898	23.393	4.553	930	2,053	.....	.....

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Woodmen of the World, Sovereign Camp.	1894	250,103	12,845	262,948	207,300	7,719	34,636	249,655	76,300	75,430	20,272	21,147,000	41,612,200
211 *Sheely Block, Omaha.* 1890.	1893	196,139	13,360	209,499	161,733	10,932	25,635	198,300	47,306	65,906	14,057	17,495,900	30,780,200
Jos. C. Root, Pres.; John T.	1892	96,488	6,901	103,389	81,267	8,657	13 407	103,331	33,160	47,385	10,105	15,502,600	22,604,600
Yates, Sec.	1891	14,271	9,561	23,832	10,000	11,082	8,305	29,387	5,546	17,621	5,461	13,277,000	11,971,300
	1890	9,277	1,740	11,017	9,000	.....	1,700	10,700	1,018	.....	6,987	.....	.....
NEW HAMPSHIRE.													
Christian Burden Bearers Association.....	1894	21,630	405	22,095	15,500	.....	2,259	17,765	18,924	.....	1,662	174,500	1,607,000
Manchester. 1885.	1893	21,254	465	21,719	14,000	.....	2,222	16,222	14,594	.....	1,601	150,000	1,564.000
Frank Burr, Pres.; Charles R.	1892	18,421	279	18,700	9,500	.....	2,129	11,629	10,624	.....	1,549	210,000	1,516 000
Crossett, Sec.	1891	10,751	745	11,496	9,288	.....	1,460	10,748	2,026	.....	1,447	680,000	1,440,000
Merrimack County O. F. Mutual Relief...	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Concord, 1871.—Horace A. Brown,	1893	28,718	1,288	30,006	25,000	.....	1,172	26,172	18,477	4,000	1,540	32,000	1,540,000
Pres.; John W. Bourlet, Sec.	1892	27,633	721	28,354	26,000	.....	1,234	27,234	15,287	3,000	1,568	51,000	1,568,000
New Hampshire O. F. Mutual Relief.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Manchester, 1890.—John A. Glidden,	1893	12,641	4	12,645	11,404	73	825	12,302	4,627	.....	442	.....	.....
Pres.; S. C. Gould, Sec.	1892	21,162	150	21,312	19,028	281	1,002	20,311	4,284	.....	596	.....	.....
NEW JERSEY.													
Brotherhood of the Union.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Camden, ——. — William Riemen-	1893	20,877	619	21,496	20,500	.....	1,138	21,638	1,941	1,500	7,885	1,877,000	3,942,500
schneider, Pres.; L. E. Sheppard, Sec.													
Golden Star Fraternity.....	1894	26,524	1,970	28,494	24,993	.....	1,624	26,617	5,889	6,000	1,911	.....	2,013,500
Newark, 1881.—Oscar Wienen, Pres.;	1893	31,129	1,700	32,829	31,796	.....	1,679	33,475	1,246	18,600	2,030	167,000	2,274,000
J. B. Faitonte, Sec.													
Knights and Ladies of the Golden Star ...	1894	84,947	748	85,695	78,180	711	6,409	85,300	15,118	8,500	5,921	403,800	5,649,000
9 *Bank st., Newark.* 1883.	1893	84,451	1,107	85,558	79,333	750	6,049	86,132	14,612	10,000	5,661	563,600	5,793,000
J. L. Armitage, Pres.; S. P. Lacey,													
Sec.													
Loyal Additional Benefit Association.....	1894	26,613	2,145	28,758	22,000	.....	3,767	23,767	6,880	4,000	2,913	2,293,000	5,792,000
104 *Wayne st., Jersey City.* 1889.	1893	9,712	1,960	11,672	8,654	.....	2,895	11,549	6,000	4,000	1,807	2,134,000	3 597,000
Wm. A. Tompkins, Pres.; Frank S.													
Petter, Sec.													

Lodge admission fees and annual dues are not included in receipts or expenditures here given.

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STATISTICS OF FRATERNAL ORDERS—*Continued.*

Name, Location and Date of Organization of Association, and Names of Officers.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
NEW YORK.		$	$	$	$	$	$	$	$	$		$	$
Ahawas Israel, I. O. of.....	1894	19,105	.....	19,105	16,500	.....	2,605	9,872	.....	2,457	.....	.....	.....
188 *Stanton st., New York.* 1890. Leopold Bieber, Pres.; Leopold Herman, Sec.													
American Israelites, I. O. of.....	1894	5,082	772	5,854	500	.....	1,718	2,218	9,204	5,455	2,377	2,220,000	1,942,500
142 *Rivington st., New York.* 1894. Wm. Heller, Pres.; M. Levy, Sec.													
American Star Order.....	1894	16,721	5,555	22,276	16,088	.....	6,674	22,762	6,540	.....	.....	.....	.....
119 *Ludlow st., New York city.* 1885.	1893	20,715	1,381	22,096	17,270	.....	4,119	21,389	835	.....	.....	.....	.....
Jacob Deutsch, Pres.; Johann	1892	17,207	3,185	20,392	15,389	.....	4,964	20,353	128	.....	.....	.....	.....
Czech, Sec.	1891	6,930	756	7,686	6,490	.....	1,535	8,025	90	.....	14	.....	.....
Benai Berith Independent Order.....	1894	145,623	18,683	164,306	156,750	.....	4,170	160,920	415,592	.....	5,195	.....	5,026,500
203 *E. 57th st., New York city.* 1878.	1893	165,768	21,553	187,321	169,571	.....	7,275	176,846	412,206	.....	5,675	62,000	5,499,250
Joshua Kantrowitz, Pres.; S. Hamburger, Sec.	1892	134,416	19,067	153,483	149,650	.....	3,117	152,787	401,732	.....	7,313	124,000	7,313,000
	1891	139,292	19,073	158,365	145,000	.....	2,627	148,627	402,036	.....	7,680	100,000	7,680,000
	1890	143,237	17,440	160,677	138,532	.....	2,554	141,086	393,383	2,084	7,943	.....	7,943,000
Brith Abraham, I. O. of.....	1894	48,489	7,082	55,571	36,300	.....	5,076	41,601	45,627	6,000	18,014	.....	.....
272 *E. Houston st., New York.* 1887. Emanuel Newman, Pres.; Edward Wertheimer, Sec.													
Catholic Benevolent Legion, Sup. Coun'l.	1894	818,968	32,037	851,005	820,500	.....	31,284	851,784	6,029	.....	35,155	6,846,500	64,479,000
38 *and* 40 *Court st., Brooklyn.* 1881.	1893	779,786	29,325	809,111	782,000	.....	26,648	808,648	12,417	.....	31,772	5,651,500	60,481,500
John C. McGuire, Pres.; John D.	1892	795,477	24,444	819,921	795,500	.....	20,291	815,791	14,773	.....	29,530	6,206,000	57,981,500
Carroll, Sec.	1891	684,188	20,832	705,020	684,000	.....	18,727	702,727	10,642	.....	26,967	7,741,500	54,410,500
	1890	601,992	18,914	620,906	602,000	.....	18,818	620,818	6,849	.....	23,553	.....	49,227,500

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Catholic Mut. Ben. Ass'n, Sup. Council..	1894	660,270	7,684	667,954	659,500	.....	7,617	667,117	328,652	131,000	34,116	5,028,500	61,542,000
543 *Madison st., Brooklyn.* 1876.	1893	584,132	9,255	593,387	584,310	.....	9,011	593,322	304,935	145,000	32,603	5,264,000	59,714,000
Michael Brennan, Pres.; Cornelius	1892	727,606	7,065	734,671	728,000	.....	8,048	736,048	279,933	129,000	38,341	8,651,000	69,319,000
J. Hickey, Sec.	1891	577,772	7,972	585,744	576,800	.....	6,868	583,668	258,357	150,500	34,494	11,428,000	63,110,000
	1890	480,210	5,526	485,736	481,200	.....	5,360	486,560	163,266	89,000	30,050	.....	.....
Catholic Relief Beneficiary Association...	1894	16,449	4,514	20,963	10,890	3,082	6,801	20,773	7,347	900	2,560	1,375,250	2,741,500
Auburn, 1893.—Thos. H. O'Neil,	1893	6,406	6,836	13,242	3,515	351	4,182	8,048	5,771	1,659	1,244	1,743,250	1,635,250
Pres.; Honora McCarthy, Sec.													
Columbian Knights.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Elmira, 1893.—W. E. Sheive, Pres.;	1893	2,000	1,815	3,815	....	2,577	301	2,878	1,751	89	238	565,500	301,000
J. F. Van Nort, Sec.													
Empire Knights of Relief.....	1894	23,655	5,234	28,889	13,000	2,527	7,800	23,327	25,746	5,493	2,039	1,308,000	4,263,000
52 *Niagara st., Buffalo.* 1891.	1893	19,832	5,432	25,264	15,039	2,131	5,420	22,590	19,046	3,273	1,401	804,000	3,181,000
E. D. Angell, Pres.; F. E. Munger,	1892	15,590	5,323	20,913	15,324	2,735	4,905	22,964	17,803	8,138	1,051	1,160,000	2,478,000
Sec.	1891	13,601	11,686	25,287	1,254	4,634	7,623	13,511	15,834	5,459	830	2,738,000	2,081,000
Foresters (A. O.) Endowment Fund.....	1894	47,320	965	48,285	46,500	.....	894	47,394	11,441	9,500	1,462	38,500	1,435,500
367 *Fulton st., Brooklyn.* 1876.	1893	50,179	867	51,046	55,500	.....	796	56,296	13,049	10,500	2,073	300,000	1,976,500
Lewis Thorne, Pres.; E. M. Mc-	1892	72,539	1,023	73,562	71,500	.....	1,170	72,670	22,799	15,000	2,497	703,000	2,550,000
Murtry, Sec.	1891	45,854	1,819	47,673	43,000	.....	1,486	44,486	34,915	28,000	2,857	597,000	2,959,000
	1890	44,638	2,527	47,165	43,000	.....	2,045	45,045	14,975	11,500	2,621	683,500	2,632,500
Free Sons of Israel, Independent Order...	1894	244,342	44,629	288,971	193,100	.....	5,652	207,735	599,684	.....	12,094	347,000	12,094,000
791 *Lexington av., New York city,*	1893	238,981	28,930	267,911	191,250	.....	2,891	194,141	518,449	.....	12,643	459,000	12,643,000
1871.—Julius Harburger, Pres.; I.	1892	233,364	16,698	250,062	166,000	.....	2,601	168,601	439,185	.....	12,959	.....	12,959,000
H. Goldsmith, Sec.	1891	223,653	13,029	236,682	148,000	.....	1,331	149,331	363,218	.....	13,021	.....	13,021,000
	1890	208,155	9,852	218,007	142,823	.....	1,664	144,487	290,285	11,000	12,945	.....	12,945,000
Free Sons of Judah, Independent Order..	1894	11,115	.....	11,115	9,977	.....	.....	9,977	4,738	1,025	1,018	.....	.....
112 *Rivington st., New York.* 1894.													
G. L. Lowenthal, Pres.; B. Rosen-													
thal, Sec.													
Knights of St. John and Malta, Chap.	1894	36,671	857	37,528	32,000	20	3,789	35,809	8,203	4,000	3,562	1,143,000	4,383,000
Gen. of America.....	1893	41,552	985	42,537	41,746	.....	2,765	44,511	10,604	6,767	3,320	1,242,000	3,926,000
515 *E. 119th st., New York city.* 1883.	1892	28,435	914	29,349	24,966	.....	2,765	27,731	17,034	11,060	3,176	1,024,000	3,684,000
James W. Streeton, Pres.; Jonas	1891	19,118	1,057	20,175	17,508	.....	2,306	19,814	8,101	3,000	2,642	1,102,000	3,227,000
L. McElroy, Sec.	1890	12,262	964	13,226	9,872	.....	1,732	11,604	4,359	145	1,895	845,000	2,575,000

Lodge admission fees and annual dues are not included in receipts or expenditures here given.

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STATISTICS OF FRATERNAL ORDERS—*Continued.*

Name, Location and Date of Organization of Association, and Names of Officers.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
NEW YORK—*Cont.*		$	$	$	$	$	$	$	$	$		$	$
Knights of Sobriety, Fidelity and Integrity.	1894	64,748	6,617	71,365	21,973	774	13,100	35,958	142,412	2,445	3,564	988,100	2,566,900
Larned Block, Syracuse. 1889.	1893	63,999	4,296	68,295	19,234	506	12,552	32,292	106,499	3,000	3,381	871,400	2,571,100
P. S. Ryder, Pres.; G. H. Fulmer, Sec.	1892	57,113	3,172	60,285	14,993	520	9,632	25,198	70,150	1,500	3,151	1,611,200	2,504,300
	1891	35,027	2,660	37,687	5,805	260	6,314	12,379	34,130	.....	1,933	1,015,000	1,540,500
	1890	12,826	1,302	14,128	1,655	194	2,866	4.715	9,630	.....	1,141	1,197,200	912,200
Legion of Justice, Supreme Council.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
57 *E. 4th st., New York city.* 1883.	1893	15,028	353	15,381	14,110	.....	1,801	15,911	1,742	1,005	1,522	263,000	1,600,000
W. E. Franke, Pres.; E. G. Thomson, Sec.	1892	17,131	244	17,375	16,300	.....	1,705	18,005	2,271	1,048	1,706	492,000	1,798,000
	1891	12,189	200	12,389	13,604	.....	1,731	15,334	2,856	1,846	1,430	349,000	1,535,000
	1890	19,131	430	19,561	16,758	.....	2,715	19,473	5,847	3,046	1,221	186,500	1,318,500
National Benevolent Legion.....	1894	1,922	106	2,028	1,986	.....	36	2,022	407	.....	245	.....	539 000
375 *Fulton st., Brooklyn.* 1886.	1893	2,010	495	2,505	1,986	.....	446	2,432	976	1,251	468	170,500	1,023,500
Harry Plympton, Pres.; George L. Weed, Sec.	1892	1,090	527	1,617	1,242	.....	483	1,726	772	.....	477	201,500	1,041,500
	1891	3,620	36	3,656	2,828	.....	2,708	5,536	837	.....	453	60,000	966,500
	1890	6,628	245	6,873	5,800	2	1,041	6,843	2,716	.....	812	131,500	1,464,000
National Protective Legion	1894	25,407	3,429	28,836	10,703	1,736	3,712	16,151	30,052	.....	1,201	394,000	600,500
Waverly. 1891.	1893	19,505	1,447	20,952	9,827	1,389	4,242	15,458	16,758	.....	1,062	343,000	531,000
E. E. Rogers, Pres.; Geo. A. Scott, Sec.	1892	16,473	688	17,161	9,191	190	3,675	13,056	8,632	.....	863	425,500	431,500
	1891	8,349	536	8,885	2,163	81	2,593	4,837	4,341	.....	431	257,000	215,500
National Provident Union	1894	149,700	13,570	163,270	150,000	.....	9,293	163,130	35,736	22,160	5,900	920,000	11,631,000
Times Bldg., New York city. 1883.	1893	172,693	8,979	181,672	170,000	.....	9,703	179,703	75,005	67,039	6,254	1,229,500	12,375,000
W. H. McCabe, Pres.; Wm. J. Gorsuch, Sec.	1892	165,733	8,463	174,196	167,000	1,002	8,959	176,961	56,709	48,929	6,326	1,264,000	12,969,000
	1891	162,287	9,785	172,072	161,000	300	8,539	169,839	36,297	52,972	6,193	1,117,000	13,131,000
	1890	132,194	11,404	143.598	132,100	2,400	9,014	143,514	42,047	57,625	6,492	2,808,000	14,024,000
Royal Benefit Society.....	1894	71,297	.....	71,297	32,420	6,261	19,052	57,733	41,788	34	1,277	1,063,505	659,060
8 *Union sq., New York city.* 1894. J. C. de La Mare, Pres.; C. J. Frantzen, Gen. Mgr.													

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Royal Templars of Temperance, Supreme Council.....	1894	319,783	13,120	332,903	317,363	.....	15,939	333,302	40,414	39,200	12,275	892,750	16,763,400
	1893	328,149	2,110	330,259	314,928	900	14,345	330,173	39,615	64,500	12,243	1,061,000	16,729,400
48 *W. Eagle st., Buffalo.* 1877.	1892	347,890	2,564	350,454	334,613	659	16,718	351,991	32,115	45,150	12,682	949,750	19,036,125
Hon. L. R. Sanborn, Pres.; Esbon	1891	342,858	3,049	345,907	330,775	627	11,569	342,971	8,867	10,650	13,698	887,500	19,763 000
B. Rew, Sec.	1890	316,100	9,439	325,539	304,892	2,898	14,618	322,408	76,136	64,025	15,133	1,600,000	21,936,000
Select Knights, Order of.....	1894	28,445	834	29,279	25,000	.....	3,769	28,769	1,026	.....	2,769	1,139,500	4,846,887
Batavia, 1879.—A. D. Hayes, Pres.;	1893	22,960	.....	22,960	20,512	.....	2,984	23,496	.....	.....	2,550	2,788,000	4,524,887
C. W. Huggins, Sec.													
Sons of Abraham, I. O.....	1894	4,729	589	5,318	3,000	.....	1,664	4,664	4,971	2,700	1,466	.....	.....
301 *Broome st., New York*, 1894.—Berman Bonner, Pres.; Mayer Moscowitz, Sec.													
Templars of Liberty of America.....	1894	55,963	2,516	58,479	50,000	60	4,165	54,225	9,501	.....	3,566	212,000	3,566,000
183 *Nassau av., Brooklyn*, 1883.—Thos. J. Percival, Pres.; John McClurg, Jr., Sec.													
United Friends, Order of, Imp. Council ..	1894	494,842	2,052	496,894	471,500	.....	16,897	488,397	124,814	83,000	17,398	1,242,000	29,214,500
14 *Noxon st., Poughkeepsie.* 1881.	1893	506,170	4,137	510,307	488,611	.....	20,539	509,150	80,813	67,300	20,726	2,352,000	35,991,500
S. L. Malcolm, Pres.; Oliver M.	1892	566,415	5,286	571,701	547,600	3,204	17,913	568,717	93,015	46,500	20,914	2,766,500	36,593,500
Shedd, Sec.	1891	503,402	3,675	507,077	498,225	.....	12,794	511,019	62,345	107,325	21,129	2,746,000	37,792,000
	1890	494,147	4,811	498,958	491,500	927	10,465	502,892	48,879	40,000	22,343	3,309,000	39,568,000
Western N. Y. Masonic Relief Ass'n.....	1894	554	486	1,040	1,814	.....	88	1,902	10	258	116	.....	.....
17 *Elwood Block, Rochester.* 1871.	1893	1,580	1,236	2,816	2,680	.....	293	2,973	2,911	447	136	.....	.....
John W. Stebbins, President; Clifton C. Gifford, Secretary.	1892	5,325	29	5,354	4,532	.....	530	5,062	5,478	4,337	204	.....	41,616
	1891	7,115	28	7,143	6,605	.....	822	7,427	5,357	1,312	304	.....	92,416
	1890	9,235	25	9,260	8,137	.....	1,120	9,257	8,124	5,974	403	1,600	213,009
OHIO.													
Bohemian Roman Catholic Central Union	1894	156,208	220	156,428	150,900	.....	1,693	152,593	3,836	541	10,881	880,900	10,881,000
56 *Jewett st., Cleveland*, 1877.—Joseph	1893	137,742	261	138,003	133,600	.....	4,032	137,632	4,381	.....	10,545	1,288,000	10,545,000
Chalupsky, Pres.; Frank Sindelar,	1892	144,012	3,419	147,431	141,900	.....	1,739	143,639	4,046	.....	10,056	1,692,000	10,056,000
Sec.													
Fraternal Mystic Circle.....	1894	232,613	6,412	239,025	203,460	18,052	25,577	247,090	128,221	50,319	10,165	6,237,500	22,100,500
208 *S. High st., Columbus.* 1884.	1893	206,763	7,054	213,817	158,526	11,343	19,300	189,169	154,015	62,252	12,647	7,984,000	29,704,750
D. E. Stevens, Pres.; C. E. Rowley,	1892	164,483	15,886	180,369	128,994	14,028	29,629	172,651	85,485	28,762	10,196	8,769,500	25,916,750
Sec.	1891	118,075	22,243	140,318	91,631	17,116	13,755	122,502	71,819	14,764	7,598	6,549,000	20,338,500
	1890	99,248	12,270	111,518	72,832	18,324	10,020	101,176	50,013	19,130	6,453	7,836,000	17,615,250

Lodge admission fees and annual dues are not included in receipts or expenditures here given.

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STATISTICS OF FRATERNAL ORDERS—*Continued.*

Name, Location and Date of Organization of Association, and Names of Officers.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
OHIO—*Cont.*		$	$	$	$	$	$	$	$	$		$	$
National Union	1894	1190,184	10,639	1200,823	1154,000	11,106	40,261	1205,367	292,403	182,000	44,707	15631,000	136726,000
Toledo. 1881.	1893	1046,447	11,045	1057,492	1006,000	7,972	32,606	1046 578	250,153	216,000	43,559	21180,000	135011,000
H. T. Brian, Pres.; J. W. Myers,	1892	745,761	45,195	790,956	745,000	12,455	28,145	785,600	110,305	100,000	40,566	25317,000	126613,000
Sec.	1891	577,825	33,564	611,389	584,750	.....	26,324	611,074	71,166	49,214	32,125	17280,000	101158,000
	1890	463,536	29,470	493,006	456,000	.....	24,286	480,286	74,390	45,000	26,300	16170,000	83,878,000
PENNSYLVANIA.													
American Union, Order of	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Philadelphia, 1891.—Frederick Gaston, Pres.; A. M. McElroy, Sec.	1893	1,345	163	1,508	594	.....	772	1,366	720	931	324	274,000	866,000
Artisans Order of Mutual Protection	1894	21,249	2,820	24,069	23,067	.....	3,380	26,447	55,666	1,000	3,093	458,000	3,093,000
119 *So. Fourth st., Phila.,* 1873.—Samuel	1893	15,340	2,572	17,912	15,000	.....	3,338	18,338	30,342	2,000	2,521	284,000	2,521,000
Biggin, Pres.; Louis Malony, Sec.													
Grand Fraternity	1894	13,888	4,563	18,451	5,345	2,069	3,397	10,811	29,059	4,700	808	126,500	359,300
Girard Bldg., Phila., 1885.—Frederick	1893	8,818	2,517	11,335	4,888	.....	310	5,198	21,371	.....	531	.....	.....
Gaston, Pres.; Wm. H. R. Lukens, Sec.													
Electric Assembly	1894	3,060	580	3,640	1,500	.....	1,350	2,850	1,586	500	313	359,500	359,500
Bradford, 1893.—C. P. Collins, Pres.; A. Palmer, Sec.													
J. P. Morris Beneficial Association	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Philadelphia, ——.—John Gamble,	1893	445	169	614	630	.....	66	696	1,677	.....	82	.....	.....
Pres.—Robert J. Boone, Sec.													
Equitable Aid Union	1894	852,774	7,708	860,482	794,982	.....	55,613	850,595	187,350	201,665	29,203	6,589,500	43,511,010
Columbus, Warren Co. 1879.	1893	879,564	4,879	884,443	850,583	.....	31,295	890,153	202,665	217,500	31,194	2,729,815	47,594,725
Albert Morgan, Pres.; James W.	1892	940,798	10,284	951,082	914,424	.....	41,944	956,368	181,309	190,327	37,460	10,174,205	57,546,915
Merritt, Sec.	1891	739,867	7,166	747,033	702,440	.....	31,707	734,147	163,167	128,922	39,301	16,727,657	61,418,736
	1890	577,802	4,470	582,272	565,339	.....	29,789	595,128	139,682	135,563	32,933	14,051,232	53,960,007

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Junior American Mechanics.....	1894	116,415	539	117,004	104,250	.....	3,278	107,545	15,504	.....	76,698	.....	.....
Philadelphia, ——.—Samuel B. Mench, Pres.; C. L. Cadwallader, Sec.	1893	112,386	641	113,027	104,000	.....	2,981	106,981	6,045	.....	66,221	.....	.....
Knights of the Golden Eagle.....	1894	50,042	296	50,338	44,000	.....	2,631	46,631	11,857	6,350	3,093	143,000	3,093,000
Philadelphia, ——.—C. W. Mitchell, Pres.; Wm. Culbertson, Sec.	1893	54,162	212	54,374	49,000	.....	4,314	53,314	5,737	2,150	3,490	229,000	3,490,000
Ladies Catholic Benevolent Association...	1894	68,503	4,796	73,299	61,000	.....	5,394	66,394	23,892	13,500	11,488	2,599,000	10,652,000
Erie, 1890.—Mrs. E. B. McGowan, Pres.; Mrs. J. A. Royer, Sec.	1893	64,307	4,715	69,022	58,000	865	9,529	68,394	15,487	10,000	8,714	1,413,500	8,180,500
Loyal Knights of America.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Scranton, ——.—Albert Rodda, Pres.; Joseph Oliver, Sec.	1893	403	639	1,042	.....	.....	794	794	1,102	225	2,039	.....	.....
Odd Fellows Endowment Ass'n of Penn...	1894	82,462	567	83,029	85,000	547	7,110	92,667	39,744	9,450	3,345	172,000	6,690,000
Allegheny City, 1878.—John A. Myler, Pres.; Geo. C. Johnstone, Sec.	1893	80,299	.....	80,299	72,000	.....	8,299	80,299	34,854	3,000	3,354	182,000	6,708,000
Order of Sparta.....	1894	126,432	4,101	130,533	125,000	.....	4,151	129,151	105,861	15,000	4,454	1,005,000	11,135,000
Philadelphia, ——.—Richard C. Snyder, Pres.; Robt. A. Welsh, Sec.	1893	104,709	283	104,992	99,593	.....	3,489	103,082	90,851	17,500	4,161	.....	.....
Protected Home Circle.....	1894	124,804	14,979	139,783	67,500	.....	23,046	90,546	124,712	9,431	12,201	5,715,000	14 523,500
300 *W. State st., Sharon*, 1886.—P. D. Stratton, Pres.; J. W. Mason, Sec.	1893	101,623	3,919	105,542	75,500	.....	14,350	89,850	75,474	.....	8,856	2,896,500	10,785 500
	1892	85,555	3,390	88,945		.....	14,146	59,146	82,960	.....	7,591	3,380,000	9,315,500
TENNESSEE.													
Golden Cross, United Order of the.....	1894	433,775	8,255	442,030	411,505	3,111	23,903	438,519	102,168	62,500	24,784	6,973,000	34,888,500
Knoxville. 1876.	1893	360,245	13,148	373,593	343,263	2,071	23,101	368,435	68,257	44,077	22,107	4,412,000	31,797,000
Fessenden I. Day, Pres.; W. R. Cooper, Sec.	1892	323,938	6,688	330,626	327,431	1,629	14,306	343,366	61,749	42,968	20,262	3,931,500	29,615,000
	1891	309,779	8,866	318,645	295,737	3,035	12,645	311,417	75,939	40,877	19,059	4,650,000	27,982,000
	1890	309,337	6,382	315,719	293,343	1,818	11,705	306,866	71,746	24,675	17,393	4,692,000	26,483,000
CANADA.													
Foresters, Independent Order.....	1894	915,058	99,898	1014,956	511,162	7,582	*169,240	688,416	1267,482	21,450	70,055	25,204,500	86,506,500
Yonge & King sts., Toronto. 1881.	1893	719,620	74,266	793,886	392,196	35,873	117,661	545,729	924,104	20,402	54,484	19,913,000	67,781,000
Oronhyatekha, M. D., Pres.; J. A. McGillivray, Sec.	1892	547,832	57,873	605,705	347,803	28 180	55,184	431,166	603,295	4,050	43,034	17,489,000	53,243,000
	1891	399,585	54,367	453,952	261,437	32,032	35,653	329,122	408,598	26,900	31,667	14,908,000	38,754,000
	1890	284,334	33,573	317,907	181,846	15,324	34,900	232,070	300,006	10,242	24,604	11,880,000	28,498,000

Lodge admission fees and annual dues are not included in receipts or expenditures here given. * Including $43,665 trading expenses.

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STATISTICS OF FRATERNAL ORDERS—*Continued.*

Name, Location and Date of Organization of Association, and Names of Officers.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
CANADA—*Cont.*		$	$	$	$	$	$	$	$	$		$	$
Woodmen of the World (Canadian Order).	1894	15,061	554	15,615	8,200	.....	7,030	15,230	6,742	2,153	1,231	884,500	2,017,500
London, Ont., 1893.—C. C. Hodgins, Pres.; W. C. Fitzgerald, Sec.	1893	3,123	1,169	4,292	.....	1,092	1,084	2,176	4,626	853	691	1,223,500	1,218,500
A. O. U. W.													
Ancient Order of United Workmen.....	1894	12,673	1,748	14,421	14,000	.....	1,933	15,933	.....	.....	645	.....	1,290,000
Victoria, B. C. 1892.	1893	17,276	1,638	18,914	14,650	.....	2,755	17,405	.....	.....	687	.....	1,374,000
H. Youdall, Sec.	1892	5,134	1,286	6,420	2 000	.....	1,284	3,284	.....	.....	676	.....	1,352,000
Ancient Order of United Workmen.....	1894	543,234	.....	568,260	542,100	.....	27,478	569.578	.....	.....	16,614	.....	33,228,000
San Francisco, Cal. 1877.	1893	562,672	.....	587,269	563,500	.....	26,718	590,218	.....	.....	17,316	.....	34,632,000
D. S. Hirshberg, Sec.	1892	506,637	.....	528,587	506,000	.....	21,432	527,432	.....	.....	17,499	.....	34,998,000
	1891	523,388	.....	540,448	523,000	.....	18,271	541,271	.....	.....	18,135	.....	36,270,000
	1890	457,414	.....	476,092	458,000	.....	15,937	473,937	.....	.....	18,544	.....	37,088,000
Ancient Order of United Workmen.....	1994	98,002	.....	112,242	98,335	.....	12,309	110,664	.....	.....	7,309	.....	14,618,000
Denver, Col. 1882.	1893	50.755	.....	64,109	49,589	.....	11,785	61,374	.....	.....	5 439	.....	10,878,000
Wm. T. Boyd, Sec.	1892	87,277	.....	95,438	86,457	.....	7,951	94,408	.....	.....	4,079	.....	8,158,000
	1891	95,699	.....	105,844	94.000	.....	10,293	104,293	.....	.....	3,895	.....	7.790,000
	1890	87.744	.....	94,011	88,000	.....	6,441	94,441	.....	.....	4,640	.....	9,280,000
Ancient Order of United Workmen.....	1894	34,438	3,578	38,016	34,000	.....	3.737	37,737	.....	.....	2,554	.....	5,108,000
Wilmington, Del. 1894.													
C. E. Woods, Sec.													
Ancient Order of United Workmen.....	1894	84,327	.....	90,688	84,000	.....	7,403	91,403	.....	.....	2,191	.....	4,382,000
Albany, Ga. 1878.	1893	70,264	.....	75,409	72,000	.....	4,209	76,209	.....	.....	2,328	.....	4,656,000
Jos. Ehrlich, Sec.	1892	80,776	.....	86,607	80,000	.....	6,146	86,146	.....	.....	2,580	.....	5,160,000
	1891	65,853	.....	72,937	66,000	.....	6,858	72,858	.....	.....	2,849	.....	5,698,000
	1890	60,528	.....	67,083	60,000	.....	8,154	68,154	.....	.....	2,503	.....	5,006,000

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Ancient Order of United Workmen.....	1894	504,148	25,493	529,641	504,230	3,833	18,199	526,262	77,034	70,000	18,504	3,368,000	37,008 000
Paris, Ill. 1875.	1893	496,507	31,855	528,362	496,364	3,206	34,550	534,120	77,655	70,000	19,508	3,552,000	39,016,000
W. C. Galloway, Pres.; C. P. Hitch, Sec.	1892	476,618	.....	501,659	477,000	.....	20,945	497,945	.....	.....	20,303	.....	40,606,000
	1891	450,202	.....	479,803	450,223	.....	30,681	480,904	.....	.....	20,439	.....	40,878,000
	1890	427,059	.....	456,013	427,259	.....	34,544	461,803	.....	.....	20,293	.....	40,586,000
Ancient Order of United Workmen.....	1894	111,380	.....	127,111	114,650	.....	13,873	128,523	.....	.....	5,616	.....	11,232,000
Evansville, Ind. 1873.	1893	105,666	.....	114,780	105,600	.....	10,209	115,809	.....	.....	5,088	.....	10,176,000
Fred Baker, Sec.	1892	83,706	.....	91,940	83,750	.....	9,337	93,087	.....	.....	4,206	.....	8,412,000
	1891	85,837	.....	92,098	86,000	.....	5,137	91,137	.....	.....	3,569	.....	7,138,000
	1890	69,541	.....	75,398	70,000	.....	6,064	76,064	.....	.....	3,217	.....	6,434,000
Ancient Order of United Workmen.....	1894	139,915	.....	165,332	138,875	.....	20,908	159,783	5,550	.....	9,555	3,428,000	19,110,000
Cedar Falls, Ia. 1873.	1893	110,622	.....	128,654	109,693	.....	16,849	126,542	.....	.....	8,585	.....	17,170,000
W. R. Graham, Pres.; L. O. Howland, Sec.	1892	98,993	.....	114,600	98,293	.....	15,036	113,330	.....	.....	7,466	.....	14,932,000
	1891	83,068	.....	96,167	84,079	.....	12,051	96,130	.....	.....	6,244	.....	12,488,000
	1890	56,563	.....	68,332	56,400	.....	10,694	67,094	.....	.....	5,101	.....	10,202,000
Ancient Order of United Workmen.....	1894	354.180	.....	379.989	354,708	.....	26,348	381,055	.....	.....	25,438	.....	50,876,000
Emporia, Kan. 1879.	1893	357.759	.....	381,909	356,513	.....	24,127	380,640	.....	.....	24,056	.....	48,112,000
E. M. Forde, Sec.	1892	257,504	.....	279,591	258,332	.....	22,986	281,318	.....	.....	21,969	.....	43,938,000
	1891	217,387	.....	236,458	221,945	.....	22,034	243,979	.....	.....	18,529	.....	37,058,000
	1890	223,002	.....	240,489	218,140	.....	18,024	236,164	.....	.....	16,291	.....	32,582,000
Ancient Order of United Workmen.....	1894	73,523	.....	80,326	74,000	.....	5,723	79,723	.....	267	2,219	.....	4,438,000
Ludlow, Ky. 1873.	1893	90,685	.....	98,716	90,000	.....	9,440	99,440	.....	674	2,500	.....	5,000,000
D. C. Kennedy, Sec.	1892	88,250	.....	94,410	88,000	.....	6,640	94,640	.....	.....	2,136	.....	4,272,000
	1891	61,945	.....	67,597	62,000	.....	5,521	67,521	.....	.....	1,763	.....	3,526,000
	1890	48,903	.....	53,010	50,000	.....	3,744	53,744	.....	.....	1,534	.....	3,068,000
Ancient Order of United Workmen.....	1894	26,655	4.401	31,056	26,000	.....	3,373	29,373	1,126	15	2,143	974,000	4,286,000
Winnipeg, Man. 1892.	1893	9,923	3,218	13,141	10,000	.....	1,359	11,359	1,380	387	1,656	992,000	3,312,000
Chris. Campbell, Pres.; J. M. Matthew, Sec.	1892	4,852	.....	5,640	2,000	.....	599	2,599	.....	.....	1,235	.....	2,470,000
Ancient Order of United Workmen.....	1894	76,985	.....	86,624	77,497	.....	9,263	86,760	.....	.....	3,541	.....	7,082,000
Baltimore, Md. 1880.	1893	96,714	.....	106,603	98,438	.....	11,884	110,322	1,279	1,686	3,580	838,000	7,160,000
A. F. Colbert, Sec.	1892	119,445	.....	129,388	117,469	.....	10,276	127,745	.....	.....	5,429	.....	10,858,000
	1891	133,593	.....	148,400	133,349	.....	12,547	145,896	.....	.....	7,981	.....	15,962,000
	1890	115,441	.....	134,497	115,994	.....	18,968	134,962	.....	.....	7,215	.....	14,430,000

Lodge admission fees and annual dues are not included in receipts or expenditures here given.

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STATISTICS OF FRATERNAL ORDERS—*Continued.*

Name, Location and Date of Organization of Association, and Names of Officers.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
A. O. U. W.—*Cont.*		$	$	$	$	$	$	$	$	$		$	$
Ancient Order of United Workmen.....	1894	583,067	46,663	629,730	564,000	.....	40,887	670,617	85,847	12,000	41,005	9,360,000	82,010,000
20 *Beacon st., Boston, Mass.* 1883.	1893	523,005	10,145	533,150	504,110	.....	39,641	543,751	63,745	14,000	37,442	12,016,000	74,884,000
Geo. F. Higgins, Pres.; J. Edward	1892	463,041	8,927	471,968	387,381	.....	28,999	416,380	74,346	30,000	32,318	13,010,000	64,636,000
Burtt, Sec.	1891	313,210	7,261	320,471	285,496	.....	21,688	307,184	71,550	30,000	26,396	12,652,000	52,792,000
	1890	214,910	5,061	219,971	206,505	.....	21,779	228,284	5,471	16,000	20,510	8,504,000	41,020,000
Ancient Order of United Workmen.....	1894	429,989	19,659	449,648	454,899	.....	18,107	479,019	63,892	71,073	22,652	3,718,000	45,304,000
Detroit, Mich. 1877.	1893	363,253	18,106	381,359	372,423	.....	17,432	389,855	85,993	66,006	22,288	3,404,000	44,576,000
Theo. E. Bissell, Pres; W. Warne	1892	383,687	21,416	405,103	374,000	.....	17,061	391,061	68,185	42,003	21,751	5,634,000	43,502,000
Wilson, Sec.	1891	309,842	17,381	327,223	319,579	.....	14,450	334,029	28,061	38,102	19,786	5,902,000	39,572,000
	1890	243,071	22,111	265,182	240,000	2,347	14,590	256,937	50,629	30,005	17,625	4,906,000	35,250,000
Ancient Order of United Workmen.....	1894	223,429	.....	223,429	206,027	.....	16,726	222,753	.....	.....	13,124	3,938,000	26,248,000
Willmar, Minn. 1877.	1893	227,571	.....	227,571	208,239	.....	18,646	226,885	.....	.....	11,993	4,232,000	23,986,000
Olof Olson, Sec.	1892	179,269	.....	179,269	157,095	.....	13,409	170,503	.....	.....	10,982	4,944,000	21,964,000
	1891	114,621	14,226	128,847	112,698	.....	13,655	127,557	2,293	.....	8,928	4,258,000	17,856,000
	1890	99,113	12,549	111,662	100,807	.....	11,321	112,128	.....	.....	6,454	.....	12,908,000
Ancient Order of United Workmen.....	1894	583,520	.....	619,319	582,135	.....	38,863	620,998	.....	.....	24,018	.....	48,036,000
St. Louis, Mo. 1876.	1893	597,780	.....	601,102	548,572	.....	15,685	564,256	.....	.....	25,022	6,892,000	50,044,000
Wm. F. Bohn, Sec.	1892	643,399	.....	669,969	642,259	.....	33,432	675,691	.....	.....	25,528	.....	51,056,000
	1891	499,010	.....	522,799	499,734	.....	18,505	518,239	.....	.....	24,754	.....	49,508,000
	1890	475,042	.....	499,340	475,058	.....	33,910	508,968	.....	.....	23,107	.....	46,214,000
Ancient Order of United Workmen.....	1894	68,134	.....	74,955	70,426	.....	8,808	79,234	.....	.....	4,366	.....	8,732,000
Helena, Mont. 1891.	1893	59,276	.....	68,171	60,894	.....	6,977	67,871	.....	.....	3 467	.....	6,934,000
Jas. Sullivan, Sec.	1892	54,272	.....	63,000	53,573	.....	9,326	62,898	.....	.....	3,198	.....	6,396,000
	1891	16,079	.....	22,606	14,000	.....	6,837	20,837	.....	.....	2,327	.....	4,654,000

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Ancient Order of United Workmen.....	1894	203,423	22,792	226,215	220,841	1,378	28,320	250,539	5,282	.....	18,066	12,966,000	36,132,000
Lincoln, Neb. 1886.	1893	156,846	25,882	182,728	157,000	.....	27,984	183,984	.....	.....	17,012	.....	34,024,000
George H. Barber, Sec.	1892	109,432	19,688	129,120	80,000	2,395	20,318	102,713	26,407	.....	13,840	13,146,000	27,680,000
	1891	105,287	.....	140,669	102,000	.....	28,412	130,412	.....	.....	9,680	.....	19,360,000
	1890	87,573	.....	105,376	86,200	.....	11,169	97,369	.....	.....	7,796	.....	15,592,000
Ancient Order of United Workmen.....	1894	32,598	.....	34,816	32,568	.....	1,928	34,497	.....	.....	1,103	.....	2,206,000
Dayton, Nev. 1881.	1893	46,340	.....	49,404	48,000	.....	3,448	51,448	.....	.....	1,194	.....	2,388,000
John Lothrop, Sec.	1892	86,904	.....	96,148	85,981	.....	7,737	93,718	.....	.....	3,465	.....	6,930,000
	1891	72,571	.....	78,526	73,615	.....	6,271	79,886	.....	.....	2,484	.....	4,968,000
	1890	89,023	.....	97,899	88,783	.....	9,355	98,138	.....	.....	*4,178	.....	8,356,000
Ancient Order of United Workmen.....	1894	98,804	.....	111,453	92,522	.....	12,005	104,527	8,106	394	4,931	1,178,000	9,862,000
Camden, N. J. 1892.	1893	81,884	.....	83,318	75,849	.....	6,505	82,354	28,680	22,000	4,595	1,354,000	9,190,000
W. E. Haverstick, Pres.; J. H. Lippincott, Sec.	1892	55,354	.....	61,160	54,242	.....	5,051	59,293	.....	.....	4,109	.....	8,218,000
Ancient Order of United Workmen.....	1894	1094,304	1,066	1095,370	1069,565	.....	36,035	1105,600	242,888	174,000	29,088	2,362,000	58,176,000
305 *Central av., Dunkirk, N. Y.* 1874.	1893	948,403	33,639	982,042	935,485	2,313	34,568	972,366	288,618	226,000	30,942	3,620,000	61,884,000
Fred Gleason, Pres.; Nathan J. Horton, Sec.	1892	925,416	1,187	926,603	864,258	.....	29,416	893,674	246,865	182,000	31,158	4,640,000	62,316,000
	1891	761,422	139,939	901,361	870,466	.....	26,113	896,579	113,027	98,000	31,228	4,494,000	62,456,000
	1890	835,879	2,613	838,492	810,616	.....	29,808	840,424	12,903	.....	31,069	5,732,000	62,138,000
Ancient Order of United Workmen.....	1894	170,635	14,470	185,105	170,000	.....	15,371	185,371	.....	.....	4,948	.....	9,896,000
Toledo, O. 1872.	1893	158,876	.....	175,101	158,000	.....	16,225	174,225	.....	.....	4,939	.....	9,878,000
Walter Pickens, Sec.	1892	186,758	.....	202,588	186,500	.....	15,721	202 221	.....	.....	4,494	.....	8,988,000
	1891	148,193	.....	161,621	148,000	.....	14 521	162,521	.....	.....	4,062	.....	8,124,000
	1890	125,977	.....	133,246	128,000	.....	7,132	135,132	.....	.....	3,560	.....	7,120,000
Ancient Order of United Workmen.....	1894	420,372	28,597	448,669	414,960	.....	28,149	443.109	.....	.....	27,561	.....	55,122,000
St. Thomas, Ont. 1879.	1893	404 936	27,297	432,233	411,800	.....	26,863	438,663	.....	.....	27,922	.....	55,844,000
D. F. Macwatt, Pres.; M. D. Carder, Sec.	1892	412,608	31,356	443,964	400,115	.....	30,509	430,624	.....	.....	26,653	.....	53,306,000
	1891	302,768	.....	327,980	302,000	.....	26,287	328,287	.....	.....	25,266	.....	50,532,000
	1890	284,700	.....	308,333	286,000	.....	24,156	310,156	.....	.....	22,679	.....	45,358,000
Ancient Order of United Workmen.....	1894	101,873	.....	112,175	104,051	.....	8,562	112,613	.....	.....	6,440	.....	12,880,000
Portland, Ore. 1879.	1893	82,630	.....	91,318	81,246	.....	9,284	90,530	.....	.....	5,542	.....	11,084,000
Newton Clark, Sec.	1892	66,954	.....	76,297	70,415	.....	8,829	79,244	.....	.....	4,957	.....	9,914,000
	1891	121,068	.....	133,815	120,000	.....	13,591	133,591	.....	.....	6,443	.....	12,886,000
	1890	110,483	.....	118,151	107,151	.....	9,829	116,980	.....	.....	5,422	.....	10,844,000

Lodge admission fees and annual dues are not included in receipts or expenditures here given.

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STATISTICS OF FRATERNAL ORDERS—*Continued.*

Name, Location and Date of Organization of Association, and Names of Officers.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
A. O. U. W.—*Cont.*		$	$	$	$	$	$	$	$	$		$	$
Ancient Order of United Workmen.....	1894	564,009	.....	564,009	526,529	.....	35,636	562,165	.....	.....	16,697	2,664,000	33,394,000
Pittsburgh, Pa. 1869.	1893	493,291	12,942	506,233	472,016	.....	28,947	500,962	.....	.....	16,854	3,628,000	33,708,000
A. A. Anderson, Pres.; J. M. McNair, Sec.	1892	450,293	.....	476,652	430,359	.....	26,691	457,050	.....	.....	16,844	.....	33,688,000
	1891	478,461	.....	496,368	473,474	.....	18,682	492,156	.....	.....	15,862	.....	31,724,000
	1890	357,837	.....	376,991	369,623	.....	19,095	388,718	.....	.....	15,920	.....	31,840,000
Ancient Order of United Workmen.....	1894	22,655	2,879	25,534	22,000	.....	2,377	24,377	.....	.....	2,226	.....	4,452,000
Montreal, Que. 1894. R. T. Patterson.													
Ancient Order of United Workmen.....	1894	91,596	.....	107,077	92,000	.....	15,505	107,505	.....	.....	8,536	.....	17,072,000
Columbia, S. D. 1889.	1893	60,860	.....	72,969	64,000	.....	9,443	73,443	.....	.....	6,143	.....	12,286,000
J. D. Lavin, Sec.	1892	46,764	.....	56,577	44,000	.....	9,053	53,053	.....	.....	4,514	.....	9,028,000
	1891	30,663	.....	36,038	30,000	.....	5,036	35,036	.....	.....	3,004	.....	6,008,000
	1890	26,971	.....	30,873	26,000	.....	4,129	30,129	.....	.....	2,238	.....	4,476,000
Ancient Order of United Workmen.....	1894	77,872	5,112	82,984	80,000	.....	5,517	85,517	.....	.....	1,851	.....	3,702,000
411½ *Union st., Nashville, Tenn.* 1877.	1893	47,865	60,718	108,583	98,000	.....	5,659	103,659	812	.....	2,004	.....	4,008,000
Geo. W. Winstead, Pres.; W. H. Weakley, Sec.	1892	46,728	33,972	80,700	71,242	.....	4,970	76,212	4,488	.....	1,945	338,000	3,890,000
	1891	79,509	4,113	83,622	80,000	.....	5,707	85,707	.....	.....	1,946	.....	3,892,000
	1890	69,543	4,502	74,045	68,000	.....	3,424	71,424	2,621	.....	1,863	.....	3,726,000
Ancient Order of United Workmen.....	1894	123,972	8,376	132,348	128,032	.....	12,566	140,598	.....	.....	3,892	914,000	7,784,000
Dallas, Tex. 1880.	1893	133,695	13,880	147,575	131,500	.....	8,901	140,401	.....	.....	3,927	1,730,000	7,854,000
S. S. Faulkner, Pres.; W. P. Cole, Sec.	1892	111,174	14,476	125,650	112,000	.....	15,150	127,150	.....	.....	4,178	.....	8,356,000
	1891	98,553	5,351	103,904	96,213	.....	6,867	103,080	.....	.....	3,489	.....	6,978,000
	1890	87,589	10,506	98,095	87,000	.....	9,030	96,030	.....	.....	3,316	.....	6,732,000
Ancient Order of United Workmen.....	1894	45,664	5,976	51,640	45,878	.....	6,728	52,606	.....	.....	2,944	.....	5,888,000
Ogden, Utah. 1893.	1893	21,929	5,708	27 637	21,581	.....	5,708	27,289	.....	.....	2,505	.....	5,010,000
D. Thorburn, Sec.													

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Ancient Order of United Workmen.....	1894	75,386	.....	83,352	75,000	.....	8,813	83,813	.. ...	.....	4,905	.....	9,810,000
Chehalis, Wash. 1892.	1893	64,221	.....	74,447	65,410	.....	8,387	73,797	.....	.....	4,490	.....	8,980,000
J. M. Pickens, Sec.	1892	43,437	.....	49,309	41,247	.....	4,703	45,950	.....	.....	3,724	.....	7,448,000
Ancient Order of United Workmen.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Wheeling, W. Va. 1895.													
Silas M. Hathaway, Sec.													
Ancient Order of United Workmen.....	1894	196,945	12,636	209,581	199,397	.....	12,636	212,035	.....	.....	6,890	.....	13,780,000
218 *Main st., La Crosse, Wis.* 1877.	1893	174,953	13,163	188,116	175,610	.....	10,221	185,831	.....	.....	7,300	.....	14,600,000
E. T. Wheelock, Pres.; H. C.	1892	183,833	9,475	193,308	182,552	.....	5,179	187,729	.....	.....	7,332	1,586,000	14,664,000
Heath, Sec.	1891	143,564	7,916	151,480	141,762	.....	8,266	150,028	.....	.....	7,077	1,274,000	14,154,000
	1890	138,636	7,765	146,401	140,250	.....	8,136	148,386	4,702	7,750	6,779	996,000	13,558,000
Ancient Order of United Workmen, Individual Supreme Lodge.....	1894	150	.....	37,643	.....	.....	46,827	46,827	.....	.....	5	.....	10,000
	1893	162	.....	33 485	.....	.....	34,316	34,316	.....	.....	5	.....	10,000
Meadville, Pa. —.	1892	180	.....	39,502	.....	.....	39,105	39,105	.....	.....	6	.....	12,000
M. W. Sackett, Sec.	1891	222	.....	33,457	.....	.....	25,003	25,003	.....	.....	6	.....	12,000
	1890	283	.....	29,481	2,000	.....	26,000	28,767	.....	.....	8	.....	16,000
Ancient Order of United Workmen, Supreme Lodge Jurisdiction.....	1894	7117,355	.....	7644,974	7116,808	.....	561,592	7678,400	.....	.....	341,371	.....	682742,000
	1893	6423,707	.....	6951,403	6479,175	.....	505,748	6984,923	.....	.....	328,775	.....	657550,000
Meadville, Pa. 1869.	1892	6080,714	.....	6557,459	6015,021	.....	462,515	6477,535	.....	.....	308,575	.....	617150,000
M. W. Sackett, Sec.	1891	5325,174	.....	5741,238	5307,588	.....	385,851	5693,439	.....	.....	276,152	.....	552304,000
	1890	4744,226	.....	5117,386	4762,157	.....	365,674	5127,830	.....	.....	251,538	.....	503076,000

Lodge admission fees and annual dues are not included in receipts or expenditures here given.

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LIVE STOCK ASSESSMENT INSURANCE COMPANIES.

Name, Location and Date of Organization of Association, and Names of Officers.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
		$	$	$	$	$	$	$	$	$		$	$
Citizens Mutual Live Stock Ins. Ass'n....	1894	.....	.....	5,822	2,993	.....	3,216	5,510	735	495	.....	.....	58,046
Cincinnati, O., 1887.—T. R. French,	1893	.....	.....	7,411	3,553	.....	4,148	7,701	423	370	.....	.....	79,946
Pres.; Geo. Wabnitz, Jr., Sec.	1892	.....	.....	9,821	5,591	1,271	2,584	9,458	1,556	202	.....	60,438	92,624
	1891	.....	.....	10,638	7,110	.....	3,969	11,079	349	1,033	.....	.....	106,338
	1890	.....	.....	9,892	6,947	.....	2,806	9,753	790	2,210	.....	67,984	115,764
Cleveland (O.) Mut. Live Stock Ins. Ass'n.	1894	.....	.....	8,542	4,399	.....	4,255	8,655	478	988	.....	.....	163,415
50 *Euclid av., Cleveland, O.* 1887.	1893	.....	.....	9,855	3,601	.....	6,129	9,730	590	2,162	.....	.....	212,831
T. W. McCue, President; W. H.	1892	3,476	8,615	12,091	4,469	2,269	4,989	11,727	1,647	1,415	.....	.....	160,344
Laidley, Secretary.	1891	5,351	2,316	7,667	3,769	545	3,359	7,673	782	1,490	.....	.....	133,560
	1890	6,654	4,682	11,336	5,172	1,480	4,580	11,232	1,372	971	.....	94,000	121,613
Conestoga Mutual Live Stock Ins. Co....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Lancaster, Pa., 1887.—T. N. Hostetter,	1893	3,778	3,028	6,806	3,689	.....	712	6,818	197	3,690	.....	40,503	128,661
Pres.; Elim G. Snyder, Sec.	1892	3,994	2,427	6,422	3,791	.....	549	6,423	600	3,619	.....	48,941	162,315
	1891	3,092	2,185	5,277	3,004	.....	580	5,600	647	2,475	.....	56,333	178,333
	1890	3,410	1,600	5,010	3,016	.....	1,615	4,631	1,379	1,282	.....	43,340	150,255
Farmers Mutual Live Stock Ins. Ass'n....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
308 *Youngerman Blk., Des Moines, Ia.*,	1893	7,213	3,277	10,490	4,089	1,186	5,132	11,203	2,020	1,519	346	.....	153,789
1891.—W. J. Beaman, Pres.; S. W.	1892	7,871	5,532	13,403	3,114	4,996	4,973	13,083	3,446	2,110	845	338,025	288,645
Johnson, Sec.													
Farmers Mutual Live Stock Ins. Co. of	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Mercer Co.....	1893	5,710	1,400	7,110	3,749	.....	1,960	8,709	6,942	6,676	.....	73,925	173,722
Jackson Centre, Pa., 1885.—Joseph	1892	9,115	4,000	13,115	8,905	.....	1,970	13,375	10,403	8,580	.....	100,810	245,588
Bentley, Pres.; J. H. Williams,	1891	10,134	4,500	14,634	9,398	.....	2,483	12,880	12,506	8,298	.....	113,879	443,552
Sec.	1890	9,969	4,000	13,969	6,456	.....	1,967	13,423	8,594	5,932	.....	243,180	532,804

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Globe Mutual Live Stock Insurance Co...	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Springtown, Pa., 1887.—P. H. Riegel,	1893	2,375	1,487	3,862	1,079	.....	567	3,858	2,855	2,032	.....	45,095	158,215
Pres.; H. S. Funk, Sec.	1892	1,907	2,214	4,121	1,835	68	259	2,162	2,917	2,113	1,314	.....	184,700
	1891	4,099	1,640	5,739	2,171	101	233	5,739	2,584	1,640	1,576	57,454	226,105
	1890	2,684	3,208	5,892	2,984	.....	414	5,892	4,074	3,208	.....	88,944	249,117
Hatboro Mutual Live Stock.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Hatboro, Pa., 1888.—Wm. Penrose,	1893	6,440	700	7,140	5,515	.....	1,698	7,213	575	1,975	.....	12,305	139,385
Pres.; Willis W. Wilgus, Sec.	1892	6,637	433	7,070	5,310	.....	1,646	7,481	440	1,044	.....	14,450	161,370
	1891	7,271	194	7,465	6,101	.....	1,379	7,480	1,181	1,247	.....	21,355	172,085
	1890	5,437	1,707	7,144	4,457	.....	1,200	6,657	901	987	.....	38,835	185,658
Horse Owners Mutual Ind. Association...	1894	2,787	1,081	3,868	1,429	1,029	1,775	4,233	981	2,975	.....	.....	.....
39 *State st., Rochester, N. Y.*, 1893.—K.	1893	4,608	3,611	8,219	4,445	1,171	1,787	7,403	1,301	100	1,630	140,494	237,594
P. Shedd, Pres.; J. R. Elsbree, Sec.													
National Mut. Live Stock Ins. Co.....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Water st., Mount Union, Pa., 1882.—W.	1893	5,098	1,076	6,174	4,528	.....	1,628	6,306	17,042	2,690	.....	137,073	227,572
H. Woods, Pres.; J. S. Woods, Sec.	1892	12,287	250	12,537	3,679	.....	8,461	12,864	15,367	836	.....	155,218	226,956
	1891	10,463	1,301	11,764	3,375	.....	6,821	11,319	16,010	3,577	.....	135,536	295,919
	1890	7,706	784	8,490	3,774	.....	4,762	8,536	11,939	3,351	.....	133,867	351,517
New England Live Stock Insurance Co...	1894	53,697	856	54,553	41,683	.....	14 202	55,885	.....	.....	4,212	.....	542,577
120 *Tremont st., Boston, Mass.*, 1888.—J.	1893	50,651	20,931	71,582	30,705	30,227	10,670	71,602	19,839	7,953	4,493	657,900	618,000
A. Harwood, Pres.; Leonard Tilling-	1892	44,905	25,628	70,533	27,507	33,224	8,203	68,934	19,565	2,514	3,995	769,044	571,661
hast, Sec.	1891	29,996	18,493	48,489	19,496	22,466	6,012	47,974	14,686	2,720	3,353	637,560	504,063
	1890	19,882	16,041	35,923	14,091	8,660	12,432	35,183	9,415	2,514	2,477	466,826	397,646
Pennsburg Mutual Horse Insurance and	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Detective Company.....	1893	3,047	1,050	4,097	3,383	.....	541	4,323	1,452	1,959	.....	28,295	93,364
Pennsburg, Pa., 1886—Noah D.	1892	3,261	.....	3,261	2,705	.....	453	4,058	1,027	974	.....	29,146	98,570
Frank, Pres.; Henry J. Smith, Sec.	1891	3,743	1,150	4,893	2,358	.....	391	4,494	1,663	1,420	.....	34,127	107,370
	1890	2,835	595	3,430	2,900	.....	617	3,517	1,695	1,395	.....	52,764	112,200
Peoples Mut. Live Stock Ins. Co. of Pa...	1894	43,426	19,464	62,890	37,463	.....	26,733	64,196	19,817	13,524	.....	464,805	815,339
Philadelphia, Pa., 1884.—C. Myers,	1893	62,818	10,837	73,655	42,776	.....	29,247	72,023	20,032	15,354	.....	582,835	924,257
Pres.; E. B. Hoppe, Sec.	1892	66,460	18,448	84,908	53,437	.....	32,073	85,510	21,378	18,571	.....	628,102	1,075,253
	1891	68,765	18,607	87,372	53,843	.....	33,283	87,127	23,934	19,756	.....	660,610	1,149,794
	1890	71,711	22,487	94,198	58,852	.....	33,328	92,180	26,083	17,784	.....	786,012	1,168,909

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STATISTICS OF LIVE STOCK INSURANCE COMPANIES—*Continued.*

Name, Location and Date of Organization of Association, and Names of Officers.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year
		$	$	$	$	$	$	$	$	$		$	$
Reserve Fund Live Stock Insurance Co...	1894	8,624	3,766	12,390	6,642	4,144	2,943	13,729	4,691	1,350	1,060	201,262	119,780
Union Sq., New York, N. Y. 1893.	1893	3,472	7,473	10,945	2,031	2,849	6,014	8,894	4,417	5,245	671	145,504	83,753
Geo. W. Burton, Pres.; Paul E. Dubreuil, Sec.													
Rhode Island Mutual Live Stock Ins. Co.	1894	29,016	5,126	34,142	20,874	6,286	7,732	34,892	7,678	8,247	3,965	105,277	494,501
Providence, R. I. 1888.	1893	26,653	9,384	36,037	20,311	7,421	8,264	36,000	7,280	6,252	4,392	304,249	572,017
Shirley A. Elsbree, Pres.; Geo. W.	1892	23,227	9,793	33,020	15,989	7,011	9,713	32,712	6,800	2,991	3,760	320,565	484,078
Burton, Sec.	1891	20,022	9,916	29,938	15,228	6,775	8,765	30,768	3,417	2,941	3,089	260,453	390,933
	1890	14,917	9,033	23,950	11,067	5,833	7,655	24,555	2,081	1,180	2,483	261,329	379,155
Security Live Stock Insurance Co.....	1894	23,959	6,179	30,138	13,934	.....	14,916	28,850	3,447	2,985	2,710	.....	370,323
53 *State st., Boston, Mass.*, 1891.—T. H.	1893	26,443	10,017	36,460	19 013	9,617	5,353	34,355	12,632	3,161	3,327	260,042	499,279
McDonnell, Pres.; W. D. Webb, Sec.	1892	15,500	14,561	30,061	12,124	13,195	5,436	30,755	8,938	4,099	3,061	427,790	477,391
	1891	3,740	12,422	16,162	3,296	4,749	5,032	14,877	1,606	5,900	1,107	221,303	159,538
Tylersport Mutual Live Stock Ins. Co....	1894	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Tylersport, Pa., 1857.—Thos. Roudenbush, Pres.; Chas. H. Macknet, Sec.	1893	2,452	.....	2,452	1,543	.....	384	1,927	1,617	1,805	.....	15,450	75,180
	1892	2,628	800	3,428	2,720	.....	327	3,047	1,489	1,200	.....	21,460	91,375
	1891	3,919	.....	3,919	3,584	.....	361	3,945	954	665	.....	20,320	98,710
	1890	2,833	400	3,233	2,914	.....	325	3,239	732	730	.....	28,050	108,540

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Name, Location and Date of Organization of Association, and Names of Officers.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
MASSACHUSETTS.													
Fraternal Beneficiary Societies.		$	$	$	$	$	$	$	$	$		$	$
American Benefit Society	1894	6,449	9,779	16,228	5,500	.....	8,681	14,181	2,880	.....	1,823	.....	.....
American Mutual Relief	1894	43	54	97	30	.....	57	87	27	.....	7	.....	.....
Arlington Firemens Relief	1894	96	299	395	177	.....	32	209	1,229	.....	48	.....	.....
Auburndale Fraternal Benefit Ass'n	1894	298	54	352	200	.....	25	225	254	.....	106	.....	.....
Bank Officers Association	1894	4,469	2,723	7,192	1,970	.....	2,357	4,327	9,598	.....	534	.....	.....
Beverly Farms Firemens Benefit	1894	.....	80	80	36	.....	41	77	262	.....	30	.....	.....
Beverly Firemens Relief	1894	.....	684	684	220	.....	433	653	6,797	.....	223	.....	.....
Boston Firemens Mutual Relief	1894	33,984	279	34,263	32,284	.....	241	32,525	2,472	.....	898	.....	.....
Boston Masonic Mutual Benefit	1894	729	.....	729	600	.....	165	765	631	.....	135	.....	.....
Boston Fraternity League	1894	3,089	464	3,553	3,204	.....	561	3,765	550	.....	84	.....	.....
Boston Fruit and Produce Exchange	1894	932	122	1,054	862	.....	15	877	609	.....	234	.....	.....
Boston Letter Carriers Benefit	1894	4,996	4,891	9,887	8,463	.....	512	8,975	10,352	.....	448	.....	.....
Boston and Maine Railroad Relief	1894	14,300	9,074	23,374	26,630	.....	466	27,096	2,997	.....	1,455	.....	.....
Boston Police Relief	1894	.....	20,940	20,940	18,737	.....	1,861	20,598	52,194	.....	712	.....	.....
Boston Post Office Clerks Mutual Benefit	1894	950	906	1,856	571	.....	688	1,259	597	.....	372	.....	.....
Boston Teachers Benefit	1894	8,038	3,836	11,874	10,254	.....	188	10,442	79,814	.....	923	.....	.....
Boston Terra Novian Association	1894	.....	745	745	495	.....	112	607	2,631	.....	115	.....	.....
Boylston Mutual Aid	1894	67	657	724	329	.....	114	443	1,393	.....	70	.....	.....
Bradford Firemens Relief	1894	.....	112	112	.....	.....	.....	.....	734	.....	13	.....	.....
Brockton Masonic Benefit	1894	679	18	697	336	.....	52	388	417	.....	339	.....	.....
Brookline Firemens Relief	1894	.....	1,568	1,568	1,330	.....	448	1,778	5,602	.....	64	.....	.....
Brookline Police Mutual Aid	1894	.....	2,599	2,599	148	.....	820	968	10,673	.....	32	.....	.....
Burnham L. G. Mutual Relief	1894	.....	24	24	10	.....	12	22	120	.....	14	.....	.....
Cambridge Benevolent Association	1894	494	7	501	434	.....	34	468	200	.....	103	.....	.....
Cambridge Mutual Aid	1894	39	50	89	.....	.....	.....	.....	89	.....	39	.....	.....

Lodge admission fees and annual dues are not included in receipts or expenditures here given.

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TOO LATE FOR CLASSIFICATION—*Continued.*

NAME, LOCATION AND DATE OF ORGANIZATION OF ASSOCIATION, AND NAMES OF OFFICERS.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
MASSACHUSETTS—*Cont.*		$	$	$	$	$	$	$	$	$		$	$
Cambridge Police Mutual Aid	1894	.....	2,993	2,993	1,876	.....	496	2,372	18,348	.....	90	.....	.....
Catholic Association	1894	194	2,028	2,222	788	.....	869	1,657	2,015	.....	269	.....	.....
Chevaliers of Pythias	1894	.....	.....	.....	.....	.....	38	38	.....	.....	12	.....	.....
Chelsea Mutual Benefit	1894	18,590	137	18,727	16,899	.....	1,720	18,619	2,357	.....	958	.....	.....
Chelsea Police Relief	1894	.....	396	396	332	.....	86	418	3,995	.....	27	.....	.....
Clinton Firemens Relief	1894	.....	66	66	.....	.....	13	13	1,739	.....	66	.....	.....
Club Lafayette Corporation	1894	59	731	790	89	.....	179	268	522	.....	60	.....	.....
Columbian Mutual Benefit	1894	580	25	605	590	.....	23	613	368	.....	71	.....	.....
Daughters of Rebekah Mutual Benefit	1894	275	3	278	305	.....	27	332	54	.....	151	.....	.....
Deutscher Unterstuetzung Verein	1894	265	1,129	1,394	935	.....	169	1,104	4,598	.....	137	.....	.....
Druids, American Order of	1894	17,784	2,094	19,876	18,313	.....	2,085	20,398	1,025	.....	1,917	.....	.....
Eastern Mass. Masonic Mutual Relief	1894	13,381	668	14,049	11,209	.....	2,112	13,321	13,720	.....	677	.....	.....
Elm Mutual Benefit Society	1894	297	153	450	293	.....	47	340	614	.....	75	.....	.....
Fall River Firemens Mut. Relief Ass'n	1894	150	700	850	250	.....	66	316	6,961	.....	150	.....	.....
Foresters, Court General Shields	1894	.....	2,540	2,540	2,047	.....	958	3,005	775	.....	454	.....	.....
Foresters, Court Jaques Cartier	1894	.....	999	999	577	.....	343	920	923	.....	148	.....	.....
Foresters, Court Roxbury	1894	.....	137	137	58	.....	122	180	1	.....	19	.....	.....
Franco-American Union	1894	29	979	1,008	355	.....	816	1,171	160	.....	133	.....	.....
Fraternal Aid, Order of	1894	2,228	1,340	3,568	2,081	.....	1,345	3,426	211	.....	318	.....	.....
Fraternal Association	1894	150	946	1,096	364	.....	417	781	11,590	.....	60	.....	.....
Fraternal Helpers, American Order of	1894	5,243	6,070	11,313	2,808	.....	7,881	10,689	926	.....	1,353	.....	.....
Fraternity, Order of	1894	175	140	315	168	.....	144	312	23	.....	56	.....	.....
French Sharpshooters, Club of the	1894	99	2,550	2,649	110	.....	1,716	1,826	2,626	.....	124	.....	.....
Gambrinus Mutual Aid	1894	209	915	1,124	520	.....	179	699	2,589	.....	104	.....	.....
Gardner Firemens Relief	1894	60	25	85	.....	.....	12	12	603	.....	55	.....	.....
Garibaldi Italian Society	1894	.....	110	110	.....	.....	96	96	54	.....	23	.....	.....

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George Washington Italian Society	1894	.....	18	18	.....	.....	8	8	78	.....	15	.....	.....
German Relief Association	1894	191	30	221	107	.....	74	181	40	.....	55	.....	.....
Glenmere Mutual Benefit	1894	377	20	397	342	.....	56	398	531	.....	113	.....	.....
Globe Life and Disability Association	1894	879	500	1,379	405	.....	722	1,127	626	.....	195	.....	.....
Globe Mutual Aid Association	1894	389	48	437	417	.....	30	447	920	.....	112	.....	....
Gloucester Fire Department Relief	1894	.....	544	544	55	.....	57	112	8,948	.....	79	....	.....
Golden Rule Alliance	1894	41,949	5,666	47,615	35,373	.....	6,286	41,659	10,526	.....	1,689	.....	.....
Harugari, Order of	1894	4,118	8	4,126	3,000	.....	.....	3,000	18,821	.....	1,880	.....	.....
Haverhill Hebrew Benefit	1894	.....	271	271	.....	.....	358	358	4	.....	55	.....	.....
Haverhill Helping Hand	1894	308	52	360	289	.....	20	309	51	.....	158	... .	.....
Hibernians, Division No. 6	1894	.....	767	767	345	.....	621	966	624	.....	67	.....	.....
Hibernians, Division No. 8 (Clinton)	1894	.....	1,426	1,426	544	.....	705	1,249	3,632	.....	207	.....	.....
Hibernians, Division No. 8 (Bristol Co.)	1894	.....	877	877	90	.....	779	869	666	.....	63	.....	.....
Hibernians, Division No. 19	1894	.....	592	592	340	.....	382	722	1,994	.....	88	.....	.....
Hibernians, Widows and Orphans Fund	1894	2,439	1,089	3.528	2,456	.....	818	3,274	933	.....	610	.....	.....
Home Legion	1894	.....	133	133	.....	.....	123	123	12	.....	58	.....	.....
Household Associates	1894	.....	30	30	.....	.....	30	30	.....	.....	35	.....	.....
Independent Fraternal Union	1894	.....	332	332	.....	.....	308	308	617	.....	22	.....	... ...
Industry, Chevaliers of	1894	76	53	129	77	.....	38	115	58	.....	78	.....	.....
International Fraternal Alliance	1894	341	4,971	5.312	717	.....	4.565	5,282	596	.....	458	.....	.....
Israel Brotherhood	1894	208	29	237	90	.....	180	270	33	.....	74	.....	.....
Italia Society Bersaglieri	1894	.....	49	49	26	.....	21	47	30	.....	7	.....	.....
Italian Labor Society of Milford	1894	.....	587	587	408	.....	399	807	489	.....	59	.....	.....
Italian Mechanics Mutual	1894	1	1,121	1,122	479	.....	269	748	1,347	.....	132	.....	.....
Italian Military Society	1894	.....	150	150	60	.....	95	155	280	... ..	26	.....	.....
Italian Society of Marsico Nuovo	1864	.....	60	60	.....	.....	.....	.....	168	.....	10	.....	.....
Italian Society of John Bousano	1894	.....	315	315	15	.....	107	122	193	.....	32	.....	.....
Italian Society Bandiera Bros	1894	46	155	201	269	.....	38	307	.....	.....	12	.....	... ...
Italian Society St. Mary's	1894	264	36	300	68	.....	143	211	238	.....	49	.... ..	.....
Italian Victor Immanuel	1894	.....	212	212	30	.....	131	161	206	.....	35	.....	.....
Italian Young Mens Benevolent	1894	.....	121	121	74	.....	18	92	152	.....	24	.....	.....
Italia Society di Mutual Soccorso	1894	.....	121	121	6	.....	115	121	.....	.....	20	.....	.....
Knights and Ladies, Federation of Loyal	1894	1,590	171	1,761	991	.....	727	1,718	490	.....	149	.....	.....
Knights of St. Peter	1894	.....	736	736	504	.....	223	727	629	.....	119	... .	.....
Ladies Mutual Benefit Association	1894	.....	444	444	280	.....	102	382	1,070	.....	53	.....	.....
Lawrence Masonic Mutual Relief	1894	262	33	295	247	.....	36	283	824	.....	122	.....	.....

Lodge admission fees and annual dues are not included in receipts or expenditures here given.

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TOO LATE FOR CLASSIFICATION—*Continued.*

Name, Location and Date of Organization, and Names of Officers	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
MASSACHUSETTS—*Cont.*		$	$	$	$	$	$	$	$	$		$	$
Lawrence Police Relief	1894	.....	463	463	371	.....	43	414	5,792	.....	42	.....	.....
Legion of Columbus	1894	60	1,411	1,471	8	.....	1,458	1,466	9	.....	187	.....	.....
Letter Carriers Relief Ass'n, Worcester	1894	.....	18	18	75	.....	3	78	198	.....	45	.....	.....
Lincoln Helping Hand	1894	170	24	194	75	.....	23	98	96	.....	61	.....	.....
Lowell Police Relief	1894	.....	2,121	2,121	1,424	.....	160	1,584	6,987	.....	77	.....	.....
Loyal Ladies, Clan McGregor No. 1	1894	25	346	371	13	.....	182	195	636	.....	111	.....	.....
Loyal Orange, Grand Lodge	1894	.....	15	15	.....	.....	.....	.....	72	.....	29	.....	.....
Loyal Orange, Maiden City Lodge	1894	.....	265	265	45	.....	331	376	108	.....	35	.....	.....
Loyal Orange, Standish Lodge No. 90	1894	.....	40	40	25	.....	.....	25	66	.....	17	.....	.....
Lynn Fire Department Relief	1894	.....	1,631	1,631	954	.....	232	1,186	17,680	.....	168	.....	.....
Lynn Fraternal Benefit	1894	.....	504	504	.....	.....	504	504	.....	.....	108	.....	.....
Lynn Mutual Benefit	1894	653	42	695	592	.....	77	669	1,138	.....	196	.....	.....
Magee F. Co. Mutual Benefit	1894	238	262	500	375	.....	25	400	559	.....	157	.....	.....
Malden Fire Department Relief	1894	.....	1,104	1,104	100	.....	.....	100	5,155	.....	45	.....	.....
Malden Mutual Benefit	1894	1,316	56	1,372	1,225	.....	157	1,382	854	.....	131	.....	.....
Masonic Mut. Rel. of Cent. Massachusetts	1894	35,180	2,742	37,922	36,980	.....	2,413	39,393	13,386	.....	1,370	.....	.....
Massachusetts Good Temp. Mutual Aid	1894	.....	884	884	457	.....	244	701	490	.....	182	.....	.....
Massachusetts Portuguese Benevolent	1894	2,225	1,322	3,547	2,748	.....	1,056	3,804	2,904	.....	317	.....	.....
Massachusetts United Benevolent Ass'n	1894	80	295	375	235	.....	121	356	404	.....	64	.....	.....
Martin, T., Bro., Mfg. Co. Mutual Ben	1894	30	.....	30	.....	.....	5	5	170	.....	25	.....	.....
Mechanics Mutual Aid Society	1894	.....	225	225	291	.....	54	345	961	.....	38	.....	.....
Mens M. B. A. of 4th Presbyterian Church	1894	89	6	95	91	.....	4	95	4	.....	24	.....	.....
Methodist Ministers Relief	1894	27,629	1,338	28,967	25,000	.....	1,395	26,395	19,740	.....	1,394	.....	.....
Metropolitan Mutual Aid	1894	339	2,435	2,774	1,318	.....	413	1,731	2,327	.....	432	.....	.....
Mid'sex & W'ster Farmers & Mech. Ass'n	1894	894	13	907	829	.....	85	914	2,308	.....	266	.....	.....
Mut. Rel. Ass'n of 1st Baptist Ch., Pittsfield	1894	20	.....	20	.....	.....	.....	.....	34	.....	34	.....	.....

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New Bedford Police Association	1894	.....	502	502	400	.....	266	666	2,162	.....	54	.....	.....
New Bedford Teachers Benefit	1894	.....	367	367	409	.....	8	417	312	.....	88	.....	.....
New England, Order of	1894	766	1,537	2,303	856	.....	1,403	2,259	794	.....	195	.....	.....
New England Benefit Association	1894	1,737	433	2,170	1,750	.....	146	1,896	1,605	.....	342	.....	.....
Newfoundlanders Mutual Benefit	1894	.....	517	517	324	.....	91	423	448	.....	95	.....	.....
Northern Mutual Relief Association	1894	48,512	1,874	50,386	48,033	.....	2,019	50,052	3,749	.....	1,336	.....	.....
Norwegian Society	1894	108	871	989	613	.....	253	866	2,875	.....	108	.....	.....
Odd Fellows Death Benefit Association	1894	627	61	688	623	.....	11	634	328	.....	207	.....	.....
Odd Fellows, Massachusetts Branch	1894	3,023	2,494	5,517	2,600	.....	2,276	4,876	1,725	.....	4,098	.....	.....
Odd Fellows Mutual Benefit, Charlestown	1894	9,364	242	9,606	8,655	.....	496	9,151	1,773	.....	535	.....	.....
Odd Fellows Mutual Benefit, Chelsea	1894	1,932	763	2,695	2,188	.....	946	3,134	275	.....	461	.....	.....
Odd Fellows Mutual Benefit, Dorchester	1894	120	8	128	108	.....	13	121	147	.....	107	.....	.....
Odd Fellows Mutual Benefit, Lowell	1894	2,489	252	2,741	2,070	.....	173	2,243	5,062	.....	280	.....	.....
Odd Fellows Mutual Benefit, Lynn	1894	3,539	1	3,540	3,412	.....	150	3,562	810	.....	234	.....	.....
Odd Fellows Mutual Ben., Provincetown	1894	568	15	583	568	.....	12	580	227	.....	142	.....	.....
Odd Fellows Mutual Relief, Worcester	1894	20,527	936	21,463	26,205	.....	1,686	27,891	14,137	.....	1,195	.....	.....
Odd Fellows New England Provident	1894	98	9	107	171	.....	30	201	156	.....	84	.....	.....
Odd Fellows Protective Union	1894	3,473	18	3,491	3,108	.....	522	3,630	644	.....	236	.....	.....
Old Colony R. R. Beneficiary Ass'n	1894	8,052	7,052	15,104	13,208	.....	900	14,108	14,848	.....	1,051	.....	.....
Old Ladies Relief Fund	1894	6,190	266	6,456	5,917	.....	407	6,324	1,347	.....	1,082	.....	.....
Patriotic Catholic Americans	1894	68	1,584	1,652	.....	.....	1,585	1,585	67	.....	584	.....	.....
Pilgrims of the Golden Circle	1894	8	112	120	.....	.....	112	112	22	.....	28	.....	.....
Plymouth Mutual Benefit	1894	.....	1,052	1,052	725	.....	84	809	2,552	.....	164	.....	.....
Polish Mutual Aid	1894	.....	543	543	320	.....	404	724	915	.....	41	.....	.....
Porters and Janitors Mutual Aid	1894	.....	154	154	.....	.....	72	72	82	.....	46	.....	.....
Portuguese Union Benevolent Society	1894	540	919	1,459	997	.....	544	1,541	1,631	.....	166	.....	.....
Prevoyance La Societe	1894	.....	284	284	80	.....	115	195	735	.....	31	.....	.....
Progress and Help	1894	.....	253	253	132	.....	120	252	266	.....	47	.....	.....
Provision Clerks Benefit Association	1894	365	1,483	1,848	635	.....	887	1,522	1,364	.....	213	.....	.....
Pythian Brotherhood	1894	7	162	169	7	.....	37	44	202	.....	96	.....	.....
Quincy Firemens Relief	1894	.....	149	149	35	.....	49	84	2,231	.....	51	.....	.....
Right Arm Masonic Mutual Relief	1894	1,812	3	1,815	1,657	.....	135	1,792	2,260	.....	228	.....	.....
Rand-Avery Supply Co. Benefit	1894	.....	213	213	20	.....	42	62	655	.....	36	.....	.....
Red Men, No. 5, Danvers	1894	.....	6,585	6,585	53	.....	2,160	2,213	4,372	.....	165	.....	.....
Red Men's Mutual Relief	1894	52	24	76	17	.....	17	34	42	.....	43	.....	.....
Red Star Relief Society	1894	65	374	439	50	.....	334	384	162	.....	79	.....	.....

Lodge admission fees and annual dues are not included in receipts or expenditures here given.

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TOO LATE FOR CLASSIFICATION—*Continued.*

Name, Location and Date of Organization of Association, and Names of Officers.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
MASSACHUSETTS—*Cont.*		$	$	$	$	$	$	$	$	$		$	$
Retail Clothing Salesmens Benefit	1894	.....	356	356	25	.....	228	253	1,135	.....	73	.....	.....
Revere Rubber Co. Benefit	1894	497	19	516	639	.....	19	658	114	.....	164	.....	.....
Rockland Firemens Relief	1884	.....	57	57	195	.....	6	201	72	.....	55	.....	.....
Roxbury Penny Aid Society	1894	381	208	589	336	.....	182	518	357	.....	100	.....	.....
Royal Crescent	1894	173	660	833	376	.....	758	1,134	4	.....	293	.....	.....
Sagamore Mutual Benefit	1884	1,039	43	1,082	945	.....	143	1,088	1,032	.....	227	.....	.....
Salem Mutual Benefit	1884	4,226	81	4,307	5,033	.....	300	5,333	.....	.....	46	.....	.....
Scandinavian Mechanics	1884	428	920	1,348	690	.....	370	1,060	991	.....	111	.....	.....
Scottish Clans, American Order	1884	.....	1,579	1,579	184	.....	1,439	1,623	624	.....	302	.....	.....
Security, Order of	1894	452	900	1,352	155	.....	808	963	605	.....	308	.....	.....
Shillaber & Co., Ind. Labor Union	1894	.....	1,004	1,004	676	.....	.....	676	664	.....	197	.....	.....
Ship Carpenters Union	1894	150	.....	150	225	.....	8	233	27	.....	65	.....	.....
Somerville Firemens Relief Association	1894	.....	195	195	139	.....	1	140	2,853	.....	70	.....	.....
Somerville Police Relief	1894	.....	2,351	2,351	16	.....	27	43	17,570	.....	39	.....	.....
Sons and Daughters of the North	1894	30	761	791	224	.....	204	428	363	.....	84	.....	.....
Sons of St. George, Boston (No. 23)	1894	.....	783	783	514	.....	415	929	1,765	.....	85	.....	.....
Sons of St. George, Cambridgeport	1894	.....	1,130	1,130	280	.....	829	1,109	120	.....	63	.....	.....
Sons of St. George, Lawrence (No. 151)	1894	.....	1,403	1,403	402	.....	820	1,222	3,398	.....	196	.....	.....
Sons of St. George, Lawrence (No. 228)	1894	.....	813	813	188	.....	500	688	368	.....	114	.....	.....
South Shore Masonic Mutual Relief	1894	395	95	480	371	.....	37	408	1,937	.....	84	.....	.....
Southern Mass. Masonic Mutual Relief	1894	13,508	678	14,186	11,599	.....	632	12,231	19,101	.....	801	.....	.....
Springfield Police Relief	1894	5	1,165	1,170	52	.....	.....	52	2,567	.....	46	.....	.....
St. Andre Corporation	1894	628	1,191	1,819	694	.....	1,229	1,923	1,028	.....	216	.....	.....
St. Anthony's Italian Mutual Relief	1894	.....	132	132	.....	.....	239	239	81	.....	35	.....	.....
St. Antonio Society	1894	.....	1,447	1,447	679	.....	545	1,224	1,492	.....	196	.....	.....
St. Jean Baptiste de Secours	1894	690	85	775	355	.....	409	764	2,202	.....	187	.....	.....

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St. John Baptist, Manchaug	1894	3	1,402	1,405	848	.....	365	1,213	900	.....	136	.....	.....
St. John Baptist Association, Holyoke	1894	.....	1,660	1,660	1,210	.....	404	1,614	247	.....	350	.....	.....
St. John Baptist Benev., Lynn	1894	.....	1,185	1,185	50	.....	903	953	939	.....	77	.....	.....
St. John Baptist Benev.Soc'y,Ind.Orchard.	1894	897	131	1,028	843	.....	164	1,007	1,712	.....	147	.....	.....
St. John Baptist Benev. Society, Lowell	1894	4,798	5,171	9,969	8,106	.....	1,780	9,886	4,388	.....	727	.....	.....
St. John Baptist Benev. Union, Amesbury	1894	94	554	648	250	.....	241	491	431	.....	89	.....	.....
St.John Baptist Canadian Union,Fall River	1894	147	2,394	2,541	636	.....	1,124	1,760	1,634	.....	147	.....	.....
St. John Baptist Mut. Aid Soc'y, Grafton.	1894	.....	938	938	810	.....	338	1,148	970	.....	152	.....	.....
St. John Baptist Nat. Benev., Haverhill	1894	481	3,110	3,591	1,216	.....	2,476	3,687	206	.....	311	.....	.....
St. John Baptist Society, Webster	1894	1,646	564	2,210	971	.....	437	1,408	8,447	.....	237	.....	.....
St. John Baptist Society, North Adams	1894	.....	3.565	3,565	1,214	.....	1,509	2,723	3,815	.....	442	.....	.....
St. John Baptiste Societe, Marlborough	1894	1,807	10,032	11,839	3,608	.....	8,181	11,789	136	.....	474	.....	.....
St. Joseph Benevolent	1894	.....	792	792	240	.....	319	559	1,019	.....	95	.....	.....
St. Joseph Societe de Secours Mutuels	1894	.....	267	267	42	.....	....	42	784	.....	35	.....	.....
St. Lawrence Catholic Total Abstinence	1894	.....	346	346	270	.....	258	528	853	.....	38	.....	.....
St. Mary's Auxiliary of Christians	1894	.....	385	385	246	.....	356	602	53	.....	69	.....	.....
St. Mary's Roman Catholic Benevolent	1894	23	267	290	90	.....	276	366	69	.....	50	.....	.....
St. Michael the Archangel Society	1894	.....	405	405	71	.....	692	763	127	.....	31	.....	.....
Star of Calabrie	1894	.....	656	656	512	.....	76	588	461	.....	92	.....	.....
State Street & Highland Baptist Churches.	1894	219	9	228	225	.....	.....	225	99	.....	309	.....	.....
Street Railway Mutual Relief	1894	.....	512	512	127	.....	77	204	308	.....	75	.....	.....
Suffolk Masonic Mutual Relief	1894	985	32	1,017	904	.....	113	1,017	1,058	.....	123	.....	.....
Swedish Mutual Relief	1894	307	162	469	243	.....	252	495	356	.....	97	.....	.....
Swedish Society, Vega	1894	715	3.965	4,680	2,342	.....	1,623	3.965	4,461	.....	387	.....	.....
Teachers Annuity Guild	1894	.....	8,846	8,846	.....	.....	243	243	13,087	.....	1,047	.....	.....
Teamsters Benevolent Association	1894	.....	1,787	1,787	251	.....	122	373	1,414	.....	120	.....	.....
Tufts, Jas. W., Mutual Aid Society	1894	1,489	1,490	2,979	2,763	.....	310	3,073	453	.....	398	.....	.....
Unabhangiger Gegenseitiger Kranken	1894	153	642	795	712	.....	127	839	1,929	.....	71	.....	.....
Union, The	1894	.....	313	313	30	.....	17	47	848	.....	26	.....	.....
Union St. Joseph	1894	11	495	506	296	.....	193	489	843	.....	79	.....	.....
United American Mechanics	1894	1,513	39,541	41,054	11,036	.....	27,964	39,000	7,888	.....	7,011	.....	.....
United Fellowship	1894	9,741	1,450	11,191	9,958	.....	1,511	11,469	902	.....	425	.....	.....
Warren Fraternal Benefit Association	1894	345	.....	345	314	.....	35	349	85	.....	53	.....	.....
Wenham Mutual Benefit	1894	17	6	23	.....	.....	5	5	331	.....	215	.....	.....
Whitman Firemens Relief	1894	.....	202	202	.....	.....	7	7	909	.....	32	.....	.....
Winchester Firemens Relief	1894	.....	113	113	.....	.....	2	2	1,274	.....	20	.....	.....

Lodge admission fees and annual dues are not included in receipts or expenditures here given.

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TOO LATE FOR CLASSIFICATION—*Continued.*

Name, Location and Date of Organization of Association, and Names of Officers.	For Year Ending Dec. 31.	Income.			Expenditures.				Finan'l Cond'n.		Insurance Account.		
		Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
MASSACHUSETTS—*Cont.*		$	$	$	$	$	$	$	$	$		$	$
Winchester Mutual Benefit	1894	2,358	171	2,529	2,158	.....	233	2,391	934	.....	574	.....	.....
Woburn Mutual Benefit	1894	630	10	640	565	.....	65	635	62	.....	145	.....	.....
Worcester Firemens Relief	1894	.....	1,818	1,818	636	.....	255	891	15.494	.....	192	.....	.....
Worcester Police Relief	1894	226	3,447	3,673	849	.....	700	1,549	15,643	.....	117	.....	.....
Workmens Auxiliary Aid	1894	88	24	112	148	.....	39	187	27	.....	25	.....	.....
Workmens Benefit Association	1894	2,381	9,599	11,980	2,374	.....	9,649	12,023	484	.....	2,360	.....	.....
Young Mens Protestant Temp	1894	.....	724	724	50	.....	936	986	144	.....	155	.....	.....
American Union, Order of, Philadelphia	1894	3,176	173	3.349	1,614	.....	930	2,544	1,331	735	438	.....	.....
Boston Mutual Life, Boston, Mass.	1894	17,927	13,625	31,552	9,000	.....	13,907	22,907	20,966	8,000	1,183	1,200,000	3,100,250
Massachusetts Masonic Life, Springfield	1894	90,657	8,361	99,018	92,500	.....	3,048	95,548	33,452	17,000	1,880	20,000	3,864,000
National Masonic Aid, Westfield, Mass.	1894	320	162	482	.....	.....	.....	.....	1,600	.....	1	.....	.....
Patriotic Ord. Sons of Am., Trenton, N. J.	1894	13,825	.....	13,825	5,063	.....	6,514	11,577	12,852	.....	2,186	.....	.....
Accident Companies.													
Berkshire Health & Acc., Westfield, Mass.	1894	1,714	1,873	3,587	1,740	.....	1,872	3.612	1,667	.....	309	105	.....
Comm'l Travelers East. Acc. Ass'n, Boston	1894	.....	1,322	1,322	.....	.....	956	956	366	.....	659	.....	.....
Heywood Acc. Ass'n, W. Gardner, Mass.	1894	938	100	1,038	923	.....	64	987	149	.....	228	.....	.....
Odd Fellows Mut. Acc. Ass'n, Boston	1894	1,204	6,297	7,501	630	.....	6,261	6,891	610	.....	1,114	.....	.....
World Accident, Boston	1894	883	6,395	7,278	392	.....	6,886	7,278	1,585	.....	318	376	456,250

Lodge admission fees and annual dues are not included in receipts or expenditures here given.

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MARYLAND COS.													
Baltimore Mutual Aid Society.....	1894	306,999	15,922	322,921	131,365	67,262	104,253	303,741	248,254	2,098	49,807	1,385,422	2,189,350
Eureka Mutual Aid, Baltimore.....	1894	20,478	256	20,734	6,777	9,300	3,229	19,597	9,766	.....	4,692	227,350	234,600
Globe Fraternal Legion, Baltimore.....	1894	6,554	.....	6,554	2,072	4	3,084	5,158	4,964	1,259	295	.....	396,250
Immediate Benefit Association, Baltimore.	1894	27,985	432	28,417	8,315	13,073	5,578	27,666	5,429	35	4,550	229,574	219,538
Imperial Mutual Life, Baltimore.....	1894	14,328	3,214	17,542	4,496	6,794	5,989	17,467	4,105	2,980	3,007	164,798	390,049
Maryland Mutual Benefit, Baltimore.....	1894	8,866	1,041	9,907	3,748	2,521	2,513	8,800	2,049	1,304	10,584	33,135	168,062
Merchants and Mechanics, Baltimore.....	1894	30,907	13,463	44,370	6,606	13,259	24,287	44,254	10,959	5,952	4,012	308,320	158,220
Mutual Aid Society, Baltimore.....	1894	5,435	341	5,776	977	1,651	2,162	4,802	2,615	13	578	3,859	20,214
Peninsula Mutual Relief, Easton, Md.....	1894	33,756	2,657	36,413	28,864	3,774	4,501	37,185	32,249	20,000	1,132	126,000	2,237,000
U. S. Benevolent Fraternity, Baltimore...	1894	28,468	399	28,867	24,650	181	3,077	27,908	4,169	6,750	921	43,500	2,006,500

Lodge admission fees and annual dues are not included in receipts or expenditures here given.

The following names should be added to the Directory of Life Associations and Fraternal Orders :

Year Organized	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
1895	Greenfield Life Association.....	Greenfield, Mass.....	E. A. Hall.....	H. O. Edgerton.
1895	Home Endowment Association.....	Kansas City, Mo	P. S. Southwick....	J. T. Sedgwick.
1895	Imperial Knights.....	Minneapolis, Minn.....	E. J. Davenport....	E. O. Wright.
1885	International Progressive Association.....	Mansfield, O., 14½ Main st.....	G. F. Potter.....	Chas. Mortimer.
1891	Knights and Ladies of the Fireside.....	Kansas City, Mo	Ellsworth Magee...	S. H. Snider.

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ADDENDA.

The following act admitting assessment companies to do business in New Hampshire was passed after the early forms of THE HAND-BOOK had gone to press:

An act in amendment of chapter 56 of the laws of 1891, entitled "An act placing certain corporations, associations, societies and orders under the jurisdiction of the Insurance Commissioner."

SECTION 1. Any corporation organized under the authority of any other State or country, and engaged in the business of life or casualty insurance upon the assessment plan, whether mutual or joint-stock company, which does not contract to pay living policyholders or members any fixed benefit save for bodily injury or physical disability from any cause, shall upon filing with the Insurance Commissioner copies, statements and agreements required by chapter 56 of the laws of 1891, and upon payment of the same fees and taxes as are required of foreign insurance companies, be licensed by the Insurance Commissioner to do business in this State, upon furnishing in addition to other requirements, a certificate under oath of its president and secretary that it is paying, and for the twelve months then next preceding has paid the maximum amount named in its policies or certificates in full, and that an assessment upon its policyholders or members will produce a sum equal at least to the maximum policy or certificate written by the corporation; evidence that it has accumulated and maintains as a trust for the benefit of policy or certificateholders only, a fund equal at least to the amount which one assessment or mortuary call upon said certificate or policyholders would produce; and for corporations engaged in the business of life insurance, of not less than $100,000, and of casualty insurance of not less than $50,000, invested as provided in section 2, chapter 169 of the public statutes; and a certificate from the proper authority of its home State or country that corporations of this State engaged in the business of life or casualty insurance on the assessment plan, are legally entitled to do business in such State or country. All companies after they are licensed under the provisions of this act shall in all respects be subject to the provisions of chapter 169 of the public statutes, entitled "Foreign insurance companies and their agents."

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MERCHANTS' LIFE ASSOCIATION

OF THE UNITED STATES,

GENERAL OFFICES, - - ST. LOUIS, MO.

OFFERS UNDER ITS

Natural Level-Premium System of Insurance:

Ordinary Life, 10, 15 and 20-payment Life Policies and an Annuity Trust Deposit Policy, which provide for the return of the Emergency Reserve in extended insurance in case of lapse, in addition to the insured amount at death of the insured and Surrender Value, for the Emergency Reserve and Surplus at the end of average life.

Life insurance managers of ability, desiring good territory and liberal terms, will find it to their interest to address

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New England Mutual Accident Association

OF BOSTON, MASS.

The "Ideal" and "Ideal Railway" Combination Policies, original with, and issued only by, the NEW ENGLAND MUTUAL ACCIDENT ASSOCIATION, of Boston, are the best Accident contracts written. WHY? BECAUSE, in terms distinctly stated, they provide indemnity for actual loss of time, whether disability be total or partial, and **do not require** that the insured shall be **wholly disabled from transacting any and every kind of business pertaining to his occupation,** to secure indemnity.

STEADY PROGRESS SINCE DATE OF ORGANIZATION.

	Cash Assets.	Claims Paid.	Insurance in Force.
1884.....	$1,036.78	$2,202.95	$7,862,250.00
1886.....	11,916.59	46,791.97	18,561,750.00
1888.....	27,436.81	120,952.35	26,797,625.00
1890.....	46,714.32	208,830.70	37,283,750.00
1892.....	56,441.52	333,551.98	42,909,750.00
1894.....	73,107.36	450,524.82	65,444,350.00

BENJ. F. DYER, Sec'y and Gen'l Manager, 85 Water St., Boston, Mass.

DES MOINES LIFE ASSOCIATION,

OF IOWA.

Incorporated under the Laws of Iowa.

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Total Disability Clause in Policy.

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Cheapest, Most Equitable and

Best Insurance for Masons in the World.

THE REASONS WHY:

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Its policies cover loss of life, loss of time, loss of one or both hands, feet or eyes, and permanent disablement by accident at an average cost of about $12 per year.

$5 WILL INSURE YOU.

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Directors: { WILLIAM PROVIN. F. H. SACKETT. GEO. T. MOORE. JAMES A. LAKIN. T. J. COOLEY. OLIN C. TOWLE.

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If so, and you find the business of life insurance going slow, or you desire to engage in some other business, would it not be well for you to know just where you could place your present membership to the best advantage, both for the members and for your own benefit?

WOULD YOU SELL

if you were to get a first-class offer? Write us in confidence, and let us have a chance to talk a little business with you. It will do no harm, and may result in our mutual benefit?

OLD WAYNE MUTUAL LIFE,

Indianapolis, Ind. **C. C. GILMORE, Secretary.**

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LIFE-MATURITY INSURANCE COMPANY,

WASHINGTON, D. C.

Principal Office, Central National Bank Building.

Cash Payments to Policyholders, - - - $2,100,983.63
Gross Assets, January 1st, 1895, - - - 729,690.47

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Some States adjacent to Iowa will be entered if the right men can be secured to take charge of them.

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ON THE ASSESSMENT PLAN.

FOR 1895.

SHOWING THEIR FINANCIAL CONDITION AND RECEIPTS, DISBURSEMENTS AND BUSINESS FOR FIVE YEARS, 1890 TO 1894, INCLUSIVE.

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Membership Limited to the Masonic Fraternity.

Rates Based upon the Natural Premium Plan.

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FINANCIAL STATEMENT, JANUARY 1, 1895.

Total Cash Assets.....$432.516.23

NO LIABILITIES. NO LOSSES UNPAID.

Assets over and above every known Liability.....$432,516.23

Has a larger Reserve Fund, or percentage of actual Cash, to the amount of its outstanding insurance than any other Fraternal or Assessment Insurance Association in the United States.

Of every dollar that has been paid to the Association by the members since its organization (1878), 95½ per cent has been paid to the Beneficiaries of Deceased Members, or is now on hand in CASH ASSETS. ONLY 4½ PER CENT USED IN EXPENSES.

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WITHIN THE REACH OF ALL.

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